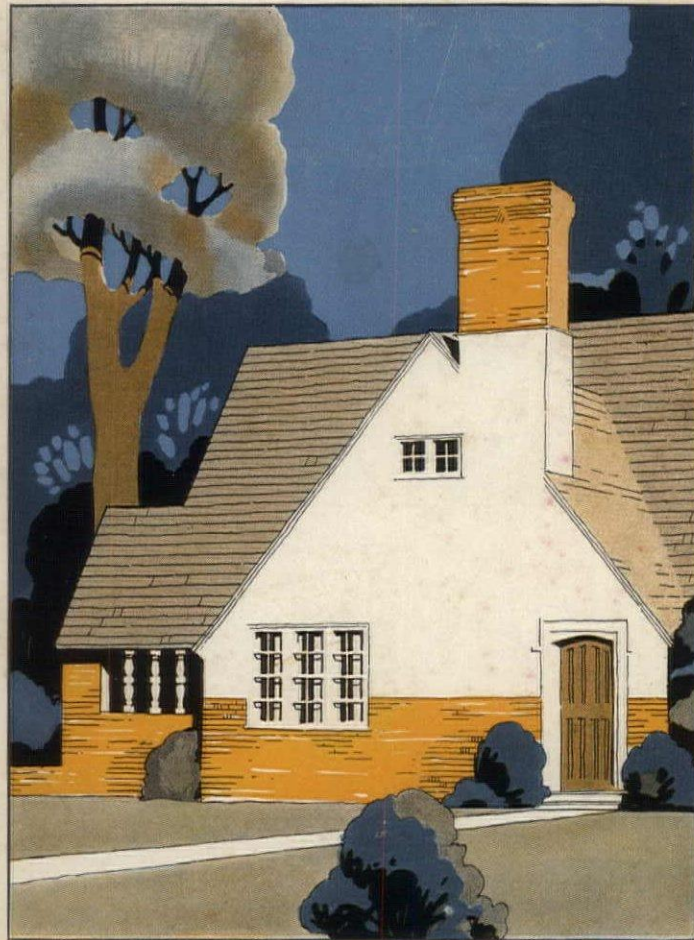


THE SMALL HOME



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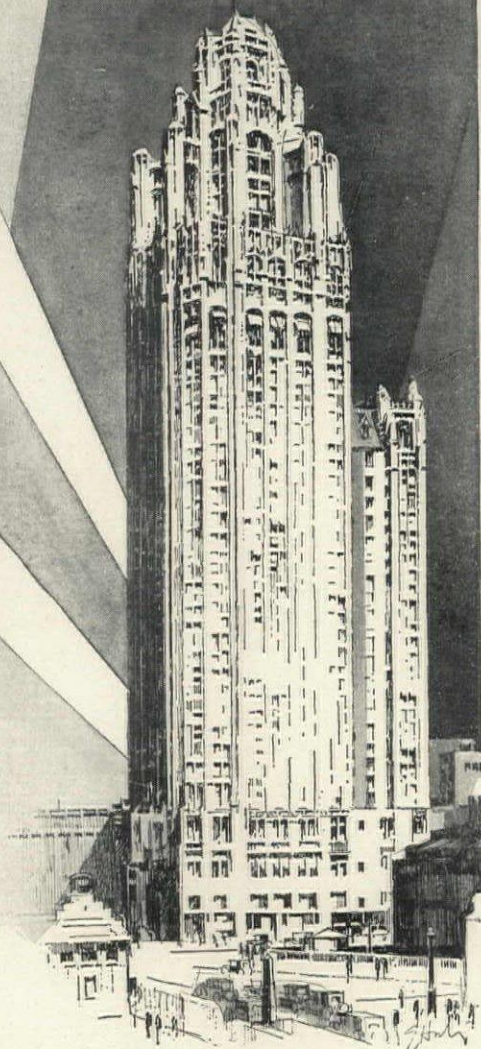
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FEBRUARY 1929

Published Monthly by
THE ARCHITECTS SMALL HOUSE SERVICE BUREAU

TO THE OWNERS OF AMERICA'S HOMES FROM THE DESIGNERS OF AMERICA'S SKYLINE

Raymond Hood, of *Raymond Hood, Godley & Foulhoux* of New York, is one of America's great architects. The Tribune Tower, Chicago, shown here, is a notable example of his work.



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Raymond M. Hood

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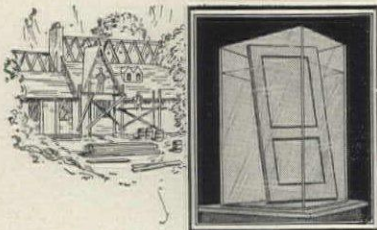
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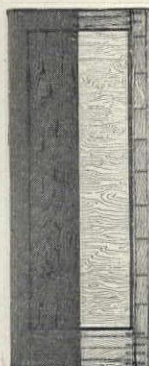
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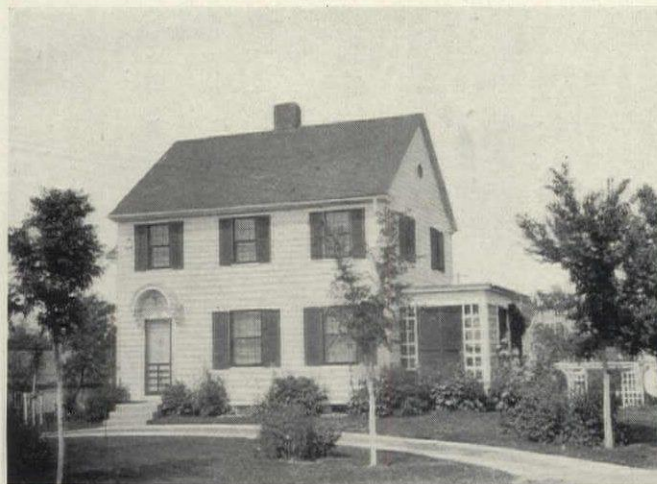
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THE SMALL HOME.

FINANCING • PLANNING • BUILDING

ROBERT T. JONES, A. I. A., EDITOR



ARCHITECTURE is something injected into buildings, not put on them. Many people, past and present including the great Ruskin, have a notion that architecture is ornament and the architect a kind of milliner who furnishes it, or that architecture is something to be applied to buildings to decorate them just as lace is used on a dress. Nothing could be further from the truth.

Your house becomes architecture when its plan and section are fitted to your needs; when its construction holds firm and unyielding; when its form has been proportioned to satisfy your eye, not just for the moment as an engaging novelty, but for all the years you are going to live with it. And it may have all these qualities without one line or spot of ornament.

There is a quaint little old book printed in 1624, called *The Elements of Architecture, Collected by Henry Wotton, From the Best Authors and Examples*. It starts out with a gem of truth.

"The end (of architecture)," he says "is to build well. Well building hath three conditions, commodity, firmness and delight."

Translate the three quaint English words into our more modern "use, strength, and beauty" if you will. Whatever the form, they are pregnant with meaning beyond all proportion to their size. In them lies the whole story of Architecture.

AFTER a winter of snow and sleet, there is a prophesy of spring and all that is new and fresh in the trickling sound of the warm rains. Then is the season at hand to take stock of the house and to look to our roofs for leaks and to examine our gutters for breaks.

What damage have the winds done, the hanging icicles, the sliding snow, and the expanding ice? For with the torrential rains of spring, leaks above our heads are serious matters. Mr. Walsh, Professor of Architecture in Columbia University, explains in the March issue how to build roofs so that once finished no thought need be given to leaking gutters or wet ceilings for years to come.

And then Miss Amsdell has something interesting to say on furniture. When we go out to buy furniture for the home, do we really know very much about what we are acquiring? Our shops show a bewildering array of pieces from which to choose. Which styles combine well? Which woods jar with one another? Which types are suitable for our modest homes? Miss Amsdell begins in March a series of stories on the growth of furniture forms with much helpful advice as to our present needs.

In March Mr. Simons finishes his series of articles on humidifying the house, dealing with perhaps the most important phase of all—that is the humidifying devices available, and their respective merits. And there are other things in store for our readers.

VOL. IX No. 2

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Photograph by J. H. Kammerdiener

INSIDE THE HOME OF MR. AND MRS. FRANK S. TISDALE, MINNEAPOLIS
C. B. STRAVS, ARCHITECT

What a wealth of possibilities in the simplest of materials. The architect has here used for finishing the most elemental of materials—pine boards, plaster, rough stones, iron hardware, exposed beams and rafters, paints and stains—and built for his clients a house of unusual personality and charm. His secret lay in the fitness of his selections rather than in large expenditures.



PETIT POINT

A Very Small House that Brought no End of Pleasure

By Its Mistress, Alice Tisdale

HE who has never dreamed of building a little house has missed one of the joys of life. Not a large house—it should be a little house, with a garden and tall trees, with a brass knocker, a sunporch, and a fireplace. Such dreams had been mine for years. Every picture I could find of quaint cottage and picturesque “story and a half” went into my scrap book, until its sides bulged like those of an old-fashioned carpet bag, and my mind was a constant maze of bright kitchens, cozy living rooms, and bed rooms a glory of maple and chintz.

The house we owned was not too bad, but the day on which we sold it was one of the high spots of my life. Within twenty-four hours I was consulting an archi-



tect who had been recommended to me, for I had no illusions as to my own ability to translate my imaginings into intelligible blue prints, or to transmute my nebulous dreams into a reality of wood and stone.

The architect was all understanding and sympathy. When I opened my scrapbook and told him, “There is the house I’d like,” he said, “It’s lovely.” When I began to effervesce about a living room with pine board walls, a bedroom finished like an attic, about strap hinges and corner cupboards, he didn’t smile at me; he smiled

Who would believe that within this modest exterior could have been developed so much interesting detail.



with me and said he could help me.

"The first thing to consider," he said, "is the size of the house." I wanted a living room 30x16, a good size sun room behind it, three bedrooms, lavatory and bath. He jotted down dimensions, did much arithmetic incomprehensible to me, and finally announced the probable cost of such a house. I had had my instructions. A certain limit had been set, so I regretfully said it mustn't be so expensive. Again he juggled figures in a business-like manner, taking a precious two feet from my living room, paring the kitchen, adding a little to the sun room for the sake of proportion, and at length we "got together."

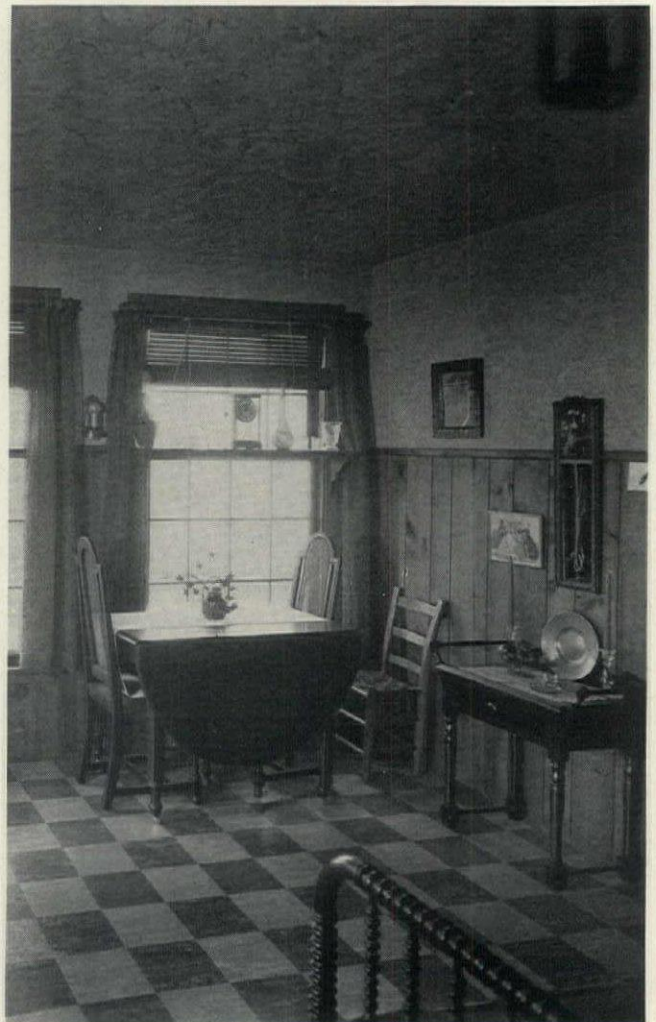
Now began the delightful experience of seeing my cherished dreams take shape. Times without number I brought forward new pictures and new notions to submit to the architect. Pleasantly he considered them, weighed them, adopted a few and laid aside much—an invaluable service, considering what my heterogeneous mass of material might have become in less capable hands.

It was many weeks before the plans were completed, every detail settled and blue prints made. How impatient I grew before bids were finally entered and accepted. Fortune smiled upon us, however, for never was there a finer, squarer man than our contractor, nor one more pleasant to deal with.

Almost at once, then, the cellar yawned. I had supposed it would require much more than a day and a half to dig. But was that the size of the house? How small it looked! I was only comforted by the assurance that cellars always looked smaller than their actual size. Impatiently I watched the foundations laid and timbers placed. At times it seemed that

The living room, an enchanting place, extends the entire front of the house. The walls are of pine boards, stained light.

A corner of the sun-room is used for dining. Its windows overlook a marsh where a luxurious growth of willows and rushes makes a beautiful picture the year around.





construction moved tortoise-like, but when two months were over, we realized that one day soon we would be moving in, arranging furniture and hanging draperies.

Workmen began to appear in even greater numbers, some to paint, some to lay the stones of the hearth, some to put in water pipes and some to put in wires. Others there were to screw on the wrought iron hinges, to adjust and place the oil burner, to lay the finished floors and to sand them. The work progressed rapidly, for we had been promised a practically finished house by November 1st, three months from the time it had been started.

Lighting fixtures—old lanterns, hanging lamps, and scones of pewter, copper, and brass were put into place. Window shades were hung, and the man who had done the work went away to tell his friends, "you ought to see that house." The men who measured the windows for curtains commented with enthusiasm on the "odd house." The lighting inspector came, the building inspector came.

I came myself with boxes of books. I couldn't wait to get them into the recessed open bookcases, to see their colors against the light pine walls. The minute the stain on the corner cupboard in the living room was dry, I had brilliant pottery, and pewter, mellow in tone, on its shelves. The mantel was hardly in place before it held its quota, a steeple clock, some mercury vases. The man who sanded the floors said appreciatively, "My, this is a pretty house," and I felt like patting him on the back. It was a pretty house, and getting more so every day.

All of the work had been well (Continued on page 24)

The living room floor, partially covered with Oriental rugs, is of random width oak boards, and the ceiling beams are hand hewn.

The passage from sunroom to living room also serves as the vestibule to the outdoors and to the upstairs. It affords a beautiful vista across rooms.



THE EVERLASTING APPEAL OF THE FIREPLACE

By H. VANDERVOORT WALSH

Professor in the School of Architecture, Columbia University



Photograph by
Drix Duryea

THE long nights, the grey days, and the biting cold, have driven most of us to live indoors. The sun may shine, but its warmth is weak. Our thoughts, too, have been driven inside by the chilly aspect around us, and we are inclined to be more self-searching in the winter months than when summer sets us free to play outdoors.

Lacking the great natural source of heat, we huddle around our own fires. A log, representing years of stored up energy from the sun, is burned in the fireplace, and we are entranced by the dancing flames of power released again. Our imaginations take flight, the stories flow easily from our lips. Evermore comforting is that fire-light glow, as the wind howls louder and the snow and sleet crackle and pile against the window panes.

Ah! 'tis true, we live in an age of machines, and the log, burning in that fireplace, is not keeping our house warm. It is the radiator

"The firelight penetrates our souls. The cat, the dog, the children, indeed the whole family sit down peacefully before it, as families have done for countless generations."



Photograph by Paul J. Weber



Photograph by J. H. Kammerdiener

"Be as modern as you will, have nothing in your house that is not efficient and practical, but if you eliminate the open fireplace, you have thrown out the light of true home life."

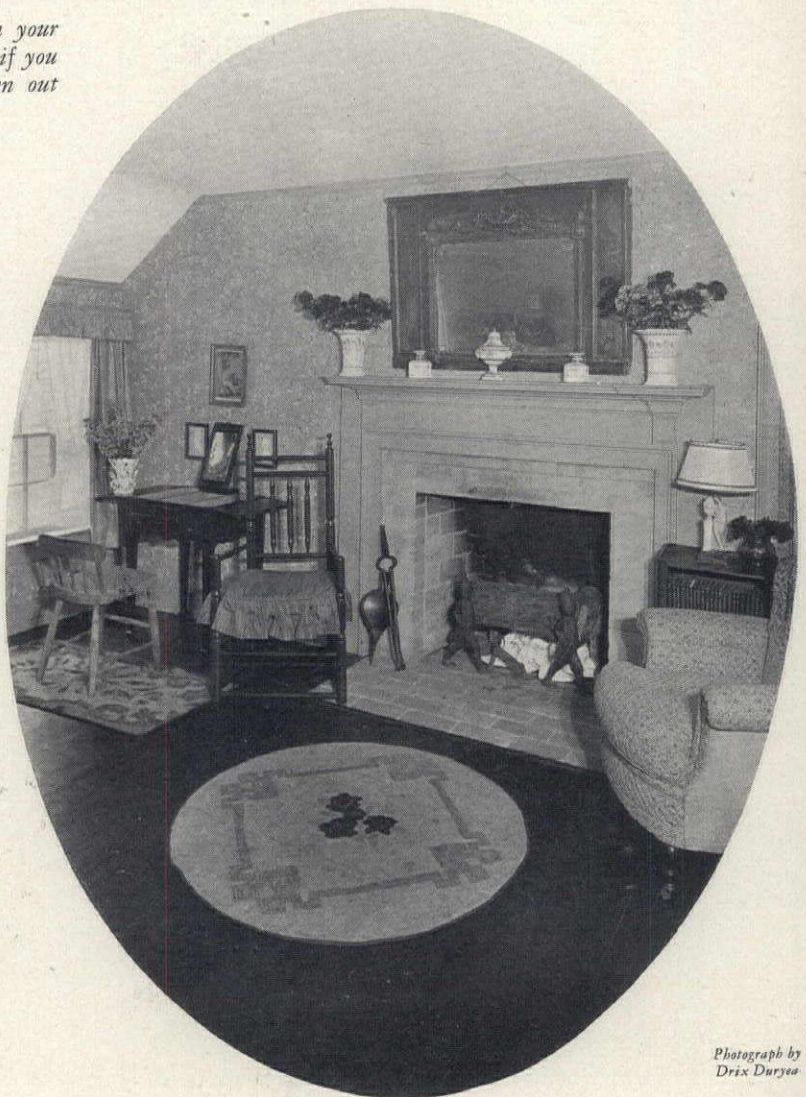
under the window, the boiler in the cellar and the electric stoker in it that does the real job of keeping away the bitter drafts of the outer cold. Sizzling and clicking are the valves on the radiators, purring in the cellar is the electric motor, rushing is the air through the blower, and roaring is the combustion of coal or oil in the boiler.

But do we sit in friendly mood around the radiator? Do we take joy from its clicking valve, or from the roar of combustion and the hum of the motor in the cellar? No, we light the log in that fireplace and we sit back to smoke our pipe. Out from that fire-throne comes the memory of the sun. The image of elemental force in our lives is dancing before us. The radiator is forgotten, and, although most of the heat in that burning log goes up the chimney, we appropriate that which does come out to us as a thing apart from the physical warmth of the room. This firelight penetrates our souls. The cat, the dog, the children, and indeed the whole family, sit down peacefully before it, as families have done for countless generations.

Be as modern as you will, make your house a machine to live in, have nothing that is not efficient and practical, but if you eliminate from it the open fireplace, you have thrown out the light of true home life.

Fire is fire, and no one can be bored by watching its ever changing forms. Fire is

(Continued on page 30)



Photograph by
Drix Duryea

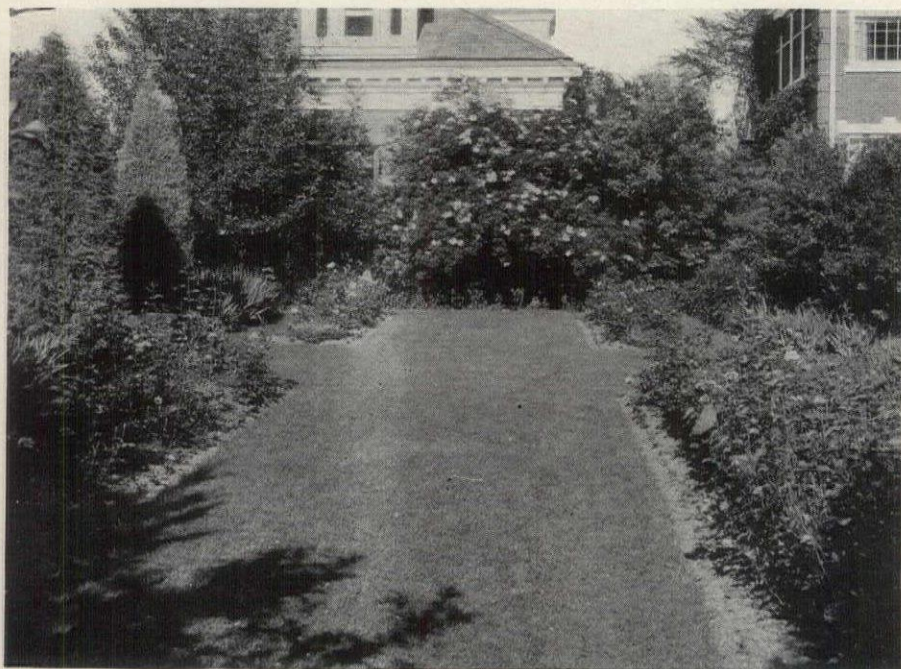


McCrory, Culley and Carhart, Landscape Architects.

If the lot is limited in size and the shape is geometric, and if the sidewalk, street curbs, and house are on straight lines, it is difficult in good designing to avoid forming some of the elements of your garden design along good straight lines.

IF YOU WOULD LIVE OUT OF DOORS

By ARTHUR HAWTHORNE CARHART
Member American Society of Landscape Architects



McCrory, Culley and Carhart, Landscape Architects.

THERE should be a living room in your garden just as there is a living room in your house. It should be inviting, beckoning you to come outside during the hours of spring and summer; a place you leave reluctantly when the frost sprites snip off the leaves and there are only bare twigs along the walls. The hit-and-miss garden, the one thrown together without design as a horticultural collection, merely a place to grow things, likely lacks being such a unit as an outdoor living room.

Horticulture is necessary in every garden. It is one of the big fields of landscape designing. But the organization of areas into a definite scheme should come before the selection of the plant materials which will be used to carry out the general design.

And this is the way I would talk with my friends if we were discussing the outdoor room and the way to go about securing it:

I should plan to have my outdoor room as much an extension of the living room of the house as possible. There should be a close connection between the house and that part of the garden which is going to be the living quarters. If it were possible I should plan a little terrace as a transition zone between house and garden. It might have a flagged floor, no roof, a great orange umbrella, porch furniture, and there might be a tree growing up through one of the spaces between flagging. Or it might be a grass terrace, with its edge defined by a clipped hedge, or it might even be a design in brick inlaid in the sod—just enough brick to carry out the feeling that the terrace is either a part of the house or a part of the garden.

Perhaps this transition zone cannot be directly connected through a doorway to the living room of the house. Then there may be a chance to center it on a main window of the living room, or to have it connected closely to the dining room. In the plans for my own home there are two terraces on slightly different levels. One is built around the prolonged center line of the living room and is bounded by the prolonged lines of the walls of the house. It is a grass terrace and uncovered. The other is a flagged terrace, reached through French doors opening from the dining room. This flagged terrace is covered with a bright awning, and there, during the flower months, we place comfortable porch furniture so we may sit and read, knit, contemplate, or argue.

(Continued on page 28)

METHODS OF HOME FINANCING

An Explanation of the Procedure Whether a Large or Small Percentage of the Cost is Borrowed

By JOHN M. GRIES AND THOMAS M. CURRAN

THE home buyer able to make but a 10% or 15% cash payment can sometimes obtain a second-mortgage loan large enough to bridge the gap between his initial payment and first-mortgage loan and the selling price. If the transaction is handled by means of mortgages, however, the buyer is frequently compelled to use three loans. The seller of the property as a rule holds the third mortgage and receives no principal payments on it until the buyer has paid off the second.

In order to facilitate sales, many builders accept third-mortgage notes as a part of the purchase price, but if they sell these notes they usually add to the price of the property enough to cover the discount. In these instances the financing charges borne by the home owner are extremely heavy, as discounts on third-mortgage notes are considerably larger than those on second-mortgage paper. Buying a home from an individual or an organization unwilling or unable to hold the note and to allow the purchaser the full face value thereof is therefore not to be recommended.

Another, and a more widely used, financing plan for home buyers in the third group is founded on the land contract. This instrument is most popular in the middle western states. It is simply an agreement between the buyer and the seller of property under the terms of which the buyer usually makes a small down payment and agrees to pay the full purchase price in installments, frequently monthly. The seller does not immediately pass the legal ownership of the property to the buyer, but agrees to convey the title to him when a certain percentage of the purchase price, say, 50%, has been paid, at which time the buyer gives a mortgage to the seller or to some third party supplying a loan for the unpaid balance.

It is said in favor of the land-contract sales method that it makes home ownership possible for a large class of persons who might be unable to buy in any other way. Many real-estate operators like it for the reason that under it they retain the title until the buyer has a substantial equity, and therefore are often in a better legal position than the holder of a mortgage would be if the buyer fails to live up to his agreement.

EDITOR'S NOTE

The authors have divided into three classes home builders who must borrow to buy or build. There are those who have in cash 50% or more of the cost, those who have between 25% and 40%, and those who have but 10% or 15%. The problems of the first two groups were discussed last month.

Methods of financing for the third group are the most difficult and sometimes the least satisfactory of all. In this issue the authors point out the dangers and offer the best solutions.

However, in many cases the land contract has disadvantages to both parties concerned. It is pointed out that the seller may legally contract to transfer title to property which he does not own when the contract is executed, expecting to acquire it prior to the time agreed for the conveyance, and that one who deals with an irresponsible seller contracting on this basis and unable to acquire the property he has agreed to convey may sustain a considerable loss.

This situation has arisen sometimes in transactions involving the sale of building lots in new developments. While it is true that the purchaser may often guard against such a contingency by making sure that the seller has a good title and by recording the contract, it is not customary for buyers on land contract to obtain an abstract of title or a certificate of title insurance prior to the time for actual transfer of title, and in some states no provision is made for recording the contract.

Again, an unreliable seller might transfer the property to the buyer encumbered with debts much larger than the amount due under the contract, and in this instance the buyer would be compelled to assume obligations not contemplated by his agreement in order to retain the property. Such losses are often prevented by placing the deed in the hands of a bank or similar institution, acting as a third party, which applies the buyer's payments properly and delivers deed at the time agreed upon.

Among disadvantages to real-estate

men which cause many of them not to enter into land contracts is the fact that a considerable amount of capital which they may need for other purposes is tied up in financing the purchaser. In some places real-estate operators are unable to borrow on favorable terms on the strength of their land contracts, or are unable to sell them at a satisfactory rate of discount. In some states sellers are deterred from using the method because of the complicated and lengthy legal procedure required in case the buyer defaults and the seller wishes to regain possession of the property.

If the family about to buy or build a home has an account in a building and loan association, or a savings bank which it knows has served other families satisfactorily, the problem of choosing an agency may be a simple one. In order to obtain the best service and the lowest actual rate for the type of loan best suited to its requirements, however, a family may have to "shop around" and compare the loan plans and rates of the various agencies and the service they render. The long-term amortization loan of the building and loan association or life insurance company helps to assure eventual debt-free home ownership and enables the home owner to avoid renewal charges, but where there is a second mortgage to be amortized such a loan plan may not be feasible in the beginning. Some first-mortgage companies lending on a long-term amortization basis, however, are willing to allow the mortgage to run as a straight loan until the second mortgage has been taken up.

If premiums or commissions are charged, the borrower should, of course, consider them as additional interest payments and take into account the true rate he pays. He should also consider that under some plans of loan repayments the real interest rate is considerably higher than the advertised rate. Unfortunately, the plans of some agencies are purposely made complicated in order to conceal the true rate charged.

Careful inquiry among persons of standing in the community will usually lead the borrower to an honest and reliable agency which offers reasonable rates and terms. What may be equally important is the sound and helpful

(Continued on page 37)



Photographs by Mattie Edwards Hewitt

This little breakfast room has a truly peasant look. The peasants of Europe decorate their furniture in just this fashion, all in beautiful free hand designs. The whole effect is satisfying.

COLOR, COLOR EVERYWHERE AND BEWARE

*Of Course We Want Our Houses
Be More Disturbing Than*

By MEHETABEL

from every color. To a certain woman I know, peach color acts exactly like a magnet. No matter where this woman sees that warm glowing combination of yellow and red, she walks right up to it and wants to touch it. She does the same with amythest. Another woman I know says that to her green is everlastingly satisfying. It both rests her and stimulates her, if such a thing is possible. Red has a peculiar effect on a great many people. It either strongly attracts or is strongly negative. It is hardly neutral.

In a certain home I know of the man of the house began to wonder why it was that morning after morning he would leave the breakfast table in a bad humor and start off to work feeling downright cross at everything and everybody. Being a very intelligent person he endeavored to find out if there was some influence unconsciously affecting him. It just happened that they had recently done over the breakfast room and had used in the new scheme a great deal of strong red, and he began to realize that just coming into that room did something wrong to him. As an experiment they changed the plan of the room featuring more green and immediately his regular morning ill-humor

COLOR, color everywhere. In our clothes, our homes, our automobiles, everywhere—quite a contrast from the bare, neutral, colorless days through which we have been passing for the last few years. Not so long ago we heard nothing but the recommendation of neutral walls, neutral floors, neutral upholstery and now even the kitchen utensils bloom forth in the most alluring colors. If, however, we pursue the fashion with our usual American intensity, it soon will be time for the red light. Otherwise we shall be in such a whirl and maze of color that it will be hard to tell just what it is all about.

The laws back of all good decorating, which include, of course, the use of color, are just the same today, yesterday, and tomorrow; and it is a good thing to pause sometimes in our mad pace and take stock of them once in a while.

As I look about at the really bewildering array of highly colorful objects from which to select today, I realize that while it is a great privilege to have such a choice at our command, it is not an unmixed blessing. First of all we should become acquainted with ourselves in regard to color. How many of us know the effect of certain colors? Each of us, if we do but realize it, has a definite pull either toward or away

The books make an important color note in this most inviting corner as well as the upholstery and the lovely dark toned rugs.



Here color and interest are introduced in the bright Indian rugs, the interesting towels, and pale green curtains of sheer voile. The walls above the tile are painted a soft green like the curtains.

RYWHERE—CHAOTIC ILDERING

*Bright and Gay, but What Can
Badly Used Color*

THANKFUL AMSDELL

disappeared. There is no doubt in the world that many of us are being day by day unconsciously affected in the same way, so I strongly recommend our checking up on our own color reactions.

Blue is usually considered a very restful and soothing color, and yet in large amounts it is one of the hardest colors in the world to handle and to some people at least is most disturbing and depressing in spite of its good reputation. Not long ago in an exposition of modern decoration and furnishing there was shown a very radical room called "repose." The walls were entirely of black glass. The furniture was black, the rug was black, and the upholstery was black. The whole effect, while startling, was so distinctly funereal that only an exotic temperament could have found in it peace and repose.

Another thing for us to think about is the effect on us of the lightness or the darkness of a room. Personally I think we have rather overdone the matter of extremely light walls, especially in our living rooms and dining rooms. In color language the term "value" is used to express lightness or darkness of color, white being the highest value that we have and black the lowest. In actual color yellow is the lightest value and purple the darkest or lowest. You can get a darker value in purple than you can in any other color. Each one of the main colors may be thought of as having a scale just as in music. As we all know, the main colors are red, orange, yellow, green, blue, and violet. We may think of each color as a keyboard in front of us. We may play up or down the keyboard by adding white for lighter values or black for darker values. I suggest that it would be an interesting plan for some of us to experiment a bit on the matter of medium colored backgrounds for our living rooms. Here are some of the arguments for such a plan. A medium colored wall does not offer so startling a contrast as does an extremely light wall. It seems to tie together the fur-

In this charming corner color fairly dances. The dishes in the cupboard do their share as well as the bright chintz at the windows.



nishings better than the light one does. Also if we did but know it, a medium colored wall is much more restful to the eye. And now for a practical reason that cannot be challenged, the medium colored wall does not show soil so soon as the light one.

Today in our mad quest for color and more color the market is offering us a full array of kitchen utensils of every hue. Plumbing fixtures both for bathrooms and kitchen are now offered in a wide variety of colors, some very lovely and many not so good; bathroom tiles fairly rival the rainbow in every range of (Continued on page 31)



CONTROLLING HUMIDITY IN THE HOUSE

By H. A. SIMONS

AIR-CONDITIONING engineers are the proper experts to tell us what the ideal combination of temperature and humidity for our homes is. Let's see what they have to say on the subject.

More than a decade ago the American Society of Heating and Ventilating Engineers began a series of exhaustive experiments at the United States Bureau of Mines Laboratory in Pittsburgh to decide this very question. This research determined the data to form the "Comfort Chart," which has been adopted as standard by the air-conditioning profession throughout the world.

This Chart is reproduced here by permission of *The Aero-logist*, a semi-technical magazine published in Chicago. It looks a little forbidding, but it really isn't as complex as it seems.

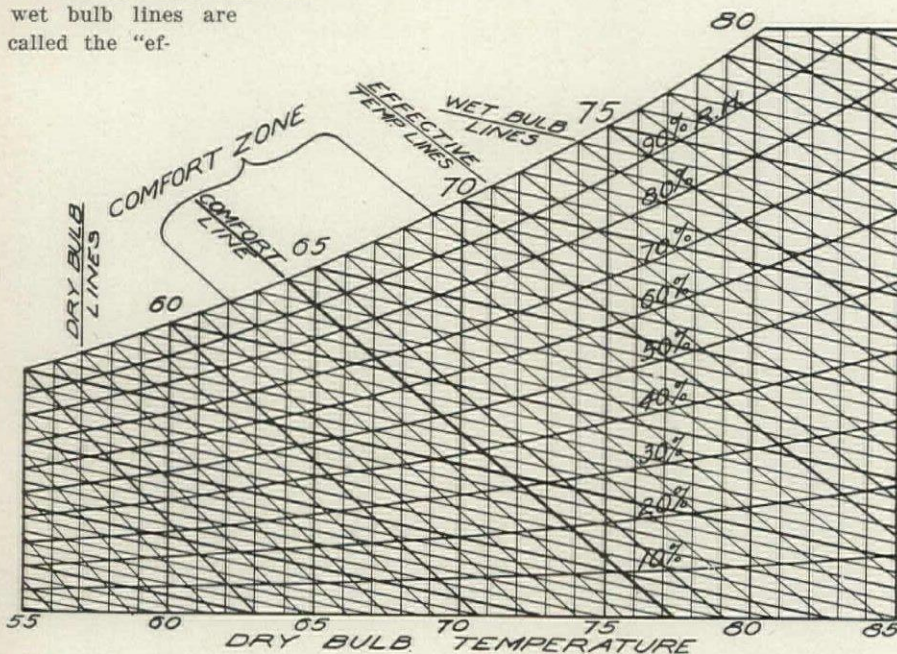
There are four sets of lines in this graph. Those that go straight up and down represent the "dry bulb" temperature, as registered by an ordinary thermometer. The slightly curved horizontals represent percentages of relative humidity. Then there is a set of slanting cross-wise lines that show the "wet bulb temperature," which we shall learn about in a moment. The diagonals that slope downward at a greater angle than the wet bulb lines are called the "ef-

fective temperature" lines. It is with these last that we are concerned chiefly.

Notice that certain of these effective temperature lines are included in what is called a "comfort zone," and that one of them in particular is designated the "comfort line." The comfort line represents the ideal combination of temperature and humidity for human comfort and health.

Let's see exactly how you can apply this Comfort Chart to conditions in your own home. Suppose, when your heating plant is just booming away, that the temperature is 75°. The comfort line crosses the 75° temperature line just about one-third of the distance between the 10 per cent and 20 per cent relative-humidity lines. This means that, if the temperature in your home is 75°, the relative humidity should be about 13 per cent.

Suppose, on the other hand, that your room-temperature is only 65°. The comfort line crosses the 65° line exactly on the 90 per cent relative-humidity line. So, with the temperature at that point, the relative humidity should be 90 per cent, if you are to feel as comfortable as at the higher temperature.



This is the comfort chart as explained above determined by the American Society of Heating and Ventilating Engineers.

In the first of this series of articles Mr. Simons stressed the great necessity of properly humidified air. This month he tells us what the ideal combination of temperature and humidity is, and next month he will describe means by which this ideal combination may be approximated.

Any temperature-humidity combination included within the comfort zone will be more or less comfortable, but the exact ideal to work toward is that defined by the comfort line itself.

This may seem to you to open up a whole new field of possible economy in fuel-consumption. If we can be as comfortable with low temperatures as we are with high ones, you will say, provided only we have the proper amount of moisture in our homes, why, then, let's have it and save money.

You may even go so far as to figure it out this way. The average winter-temperature is, let us say, 40°. We've been keeping the house as close to 75° warm as possible. That means, we've maintained an average difference of 35° between outdoors and indoors, and it's cost us \$15 a month to do so—that is, our fuel-bills have averaged that amount each month of the heating-season.

But if we can be as comfortable at 65° as we have been at 75° by introducing the right humidity, let's do so. Then we'd be maintaining a difference of 25° instead of 35°, and our fuel-bills ought to be ten-thirty-fifths, or two-sevenths, or 28.5 per cent, less. A saving of \$4.25 a month in fuel is worth going after!

Certainly this is logical. Unfortunately, it's hardly practical. For in winter with the outdoors temperature at the freezing-point, moisture will condense and form water on the insides of the window panes, when the relative humidity indoors is 40 per cent, if the windows have no storm-sashes over them, and at 69 per cent if storm-sashes are present. This is a nuisance no housewife would tolerate if it were continuous and bad enough to cause water to trickle down over the woodwork, the decorations and the floors.

Of course, condensation will not occur as rapidly in moderate weather as when the outdoor temperature is at freezing-point or below. So for average winter-conditions it is entirely practical to maintain a relative humidity a few points, though not much, above 40 per cent.

With this in mind, we may turn to the doctors for advice. They all agree that our room-temperature should not exceed 70°. 68° to 70° is almost univer-

(Continued on page 34)



HOME BUILT FROM DESIGN 6-D-12

HIGH UP AND LOW DOWN

We May Truly Say of This Living Room

JUST when it would seem that the last word had been said in small house design, comes a house such as this to upset that idea completely. About no home can we say arbitrarily that it is the best, since what would be so for one family would be quite unsuitable for another. For some home builders, however, even the superlative might be applied to this house.

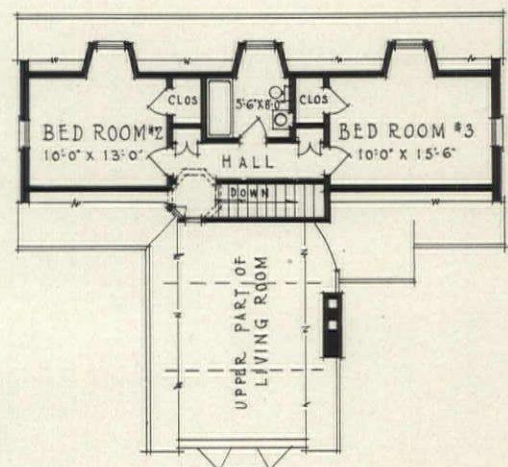
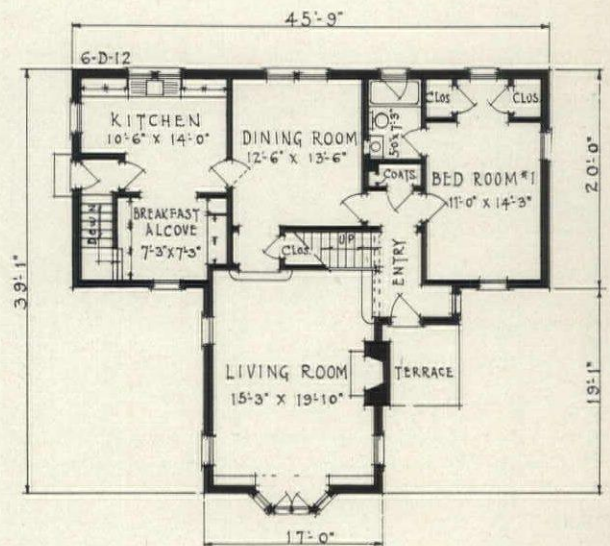
The brick walls display the attractive variations in color common to this material. The sharply pointed front gable, the long length of chimney, and the cupola which lights the stair hall within are all set off to advantage against the broad background of the main roof.

The living room may truly be called a handsome room, for it is not only large but exceptionally high. Set down two steps below the level of the rest of the house, it extends up through two stories. A full length bay window, a beautiful fireplace, and steps which lead up to hall and dining room give it character, while the stairs to the second floor are partially open and lend further distinction to the room.

Not content with a large formal dining room, the designer has included a convenient breakfast alcove which opens off the kitchen. A double bedroom with a bath opening from it completes the first floor.

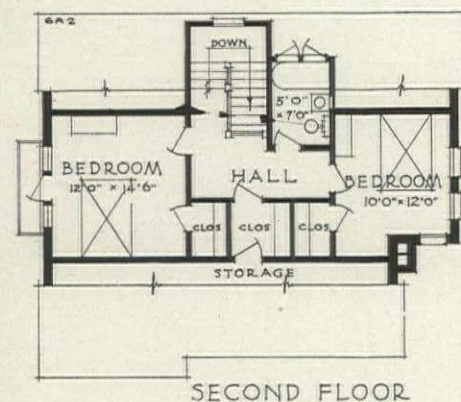
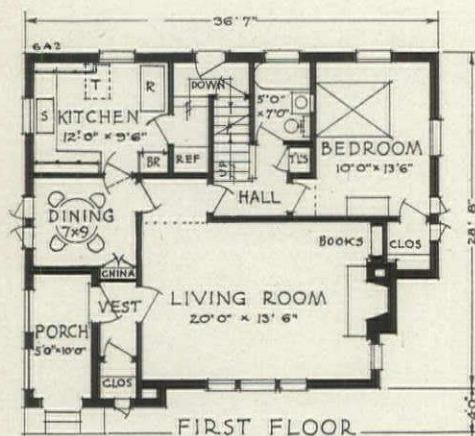
The plan is not the strictly rectangular affair most economical to build, but its rambling tendencies account in large measure for the picturesqueness of the exterior, also for the fact that many of the rooms have outside exposure on three sides.

Construction: wood frame, exterior finish brick, roof of wood, composition, or slate shingles. For price of plans and statement of service, please turn to page 38.

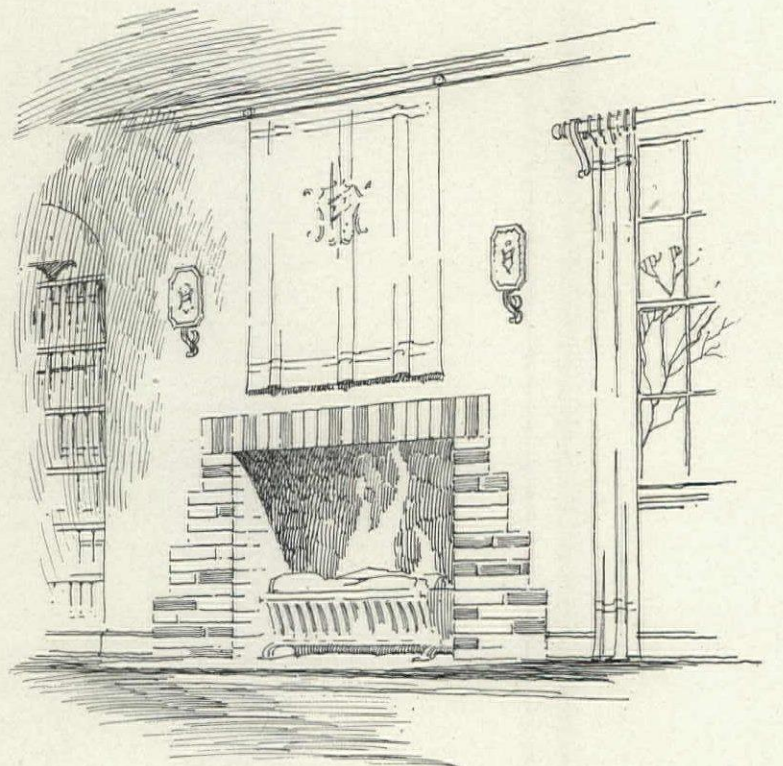




DESIGN 6-A-2

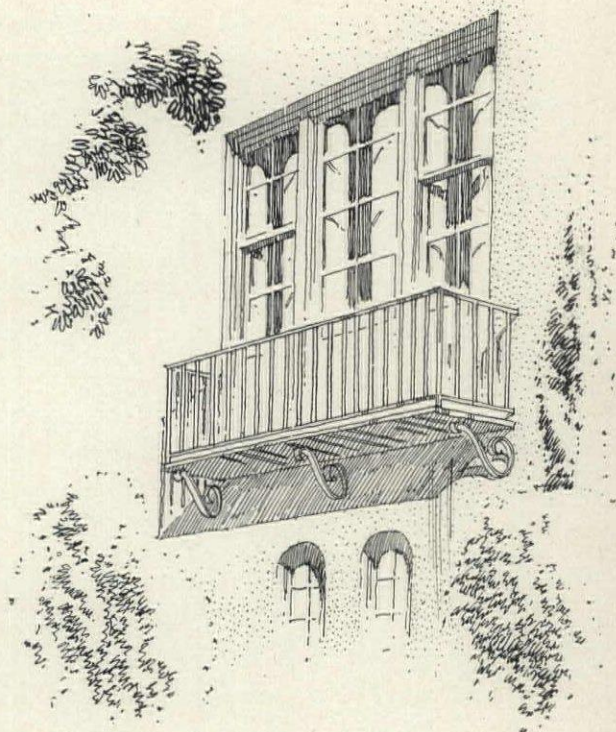


VIVIDNESS IN WHITE STUCCO AND RED TILE

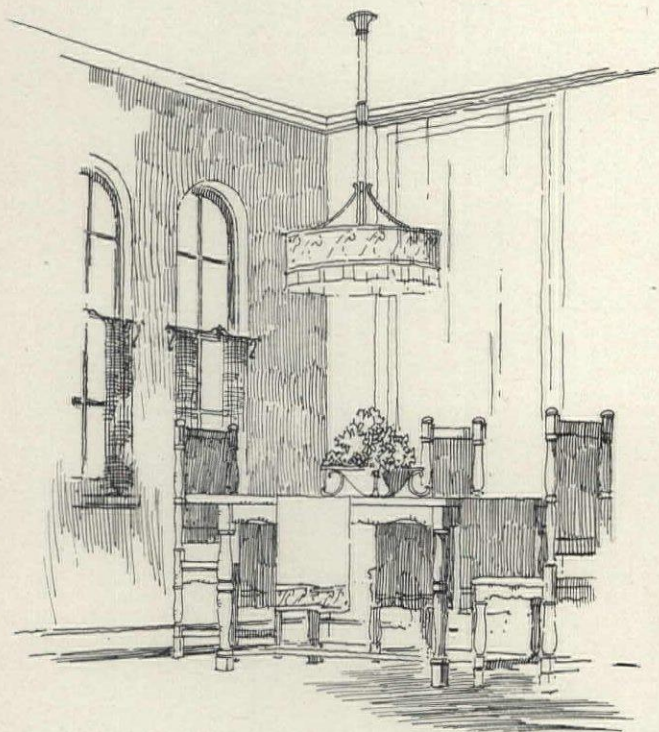


The drawings call for hollow tile construction with stucco finish. For price of plans please turn to page 38.

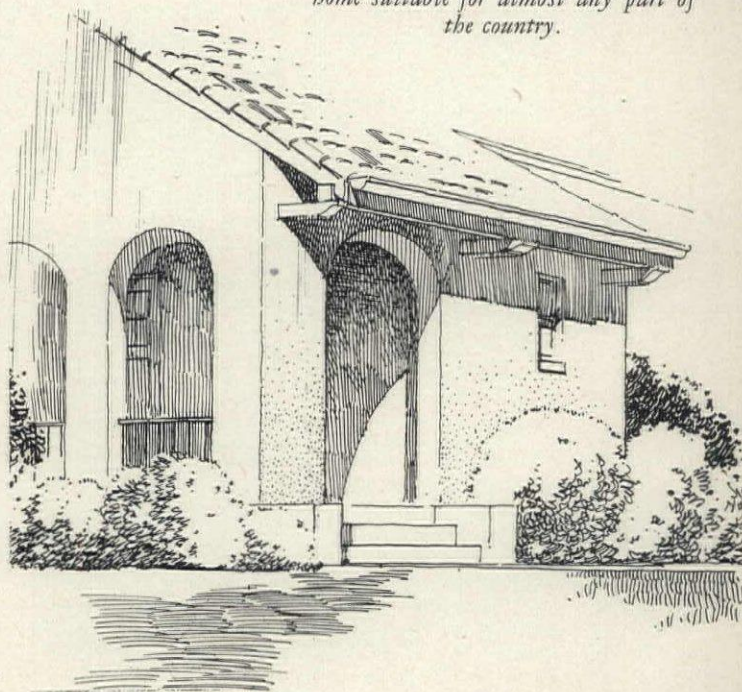
The richly colored tile roof, the recessed porch, the iron balcony are only a few of the features which lend vivacity.



A Few of the Inexpensive Details That Contribute to the Fine Appearance of Design 6-A-2



Spanish Mission style is suggested in this design, rather than literally followed. This free treatment makes it a home suitable for almost any part of the country.



The dining alcove is splendidly lighted and so conveniently located between kitchen and living room that it has much of the advantage of a full size dining room.

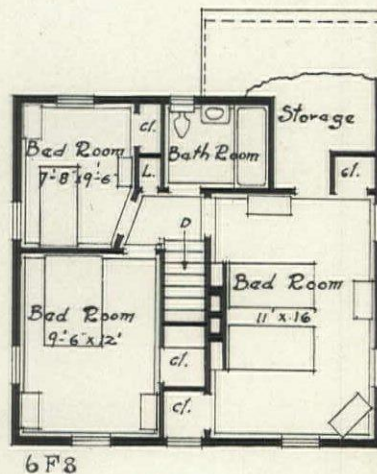
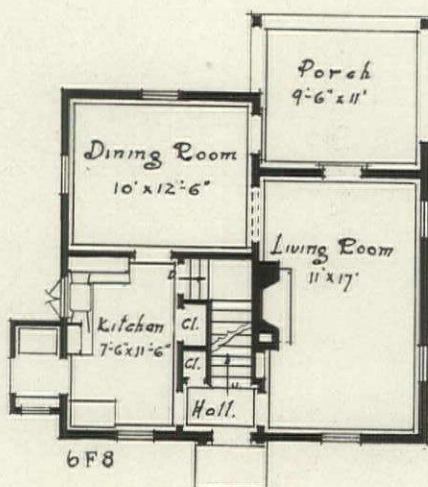


HOME BUILT FROM DESIGN 6-F-8

The old Orton homestead of Revolutionary times is still an inspiration to us because of its particular dignity and grace. Design 6-F-8, though smaller and adapted to modern needs, has successfully caught the spirit of this pioneer house.

TRANSPLANTED IN A MODERN SUBURB

*From the Days When Architectural Taste Was Unerring
and Grotesqueries Were Yet to Come*





THE fine appearance of this New England Colonial home, built from design 6-F-8, is gained through simplicity of detail, careful proportioning of the walls and roof, the proper spacing of windows with relation to each other and to the front door, and the simple grace of the Colonial entrance.

The long low roof which extends over the porch at the rear is after the manner of the old New England colonists, who, according to tradition, gave the northern exposure of their roofs this low sweep for protection against cold winter winds. But this was before the development of insulation. The side walls of the house shown here, if properly built, will afford ample protection in themselves against cold weather. The outline of the roof as used by our forefathers was so becoming to this type of architecture and so graceful in appearance that it has been reproduced in this design with a pleasing effect.

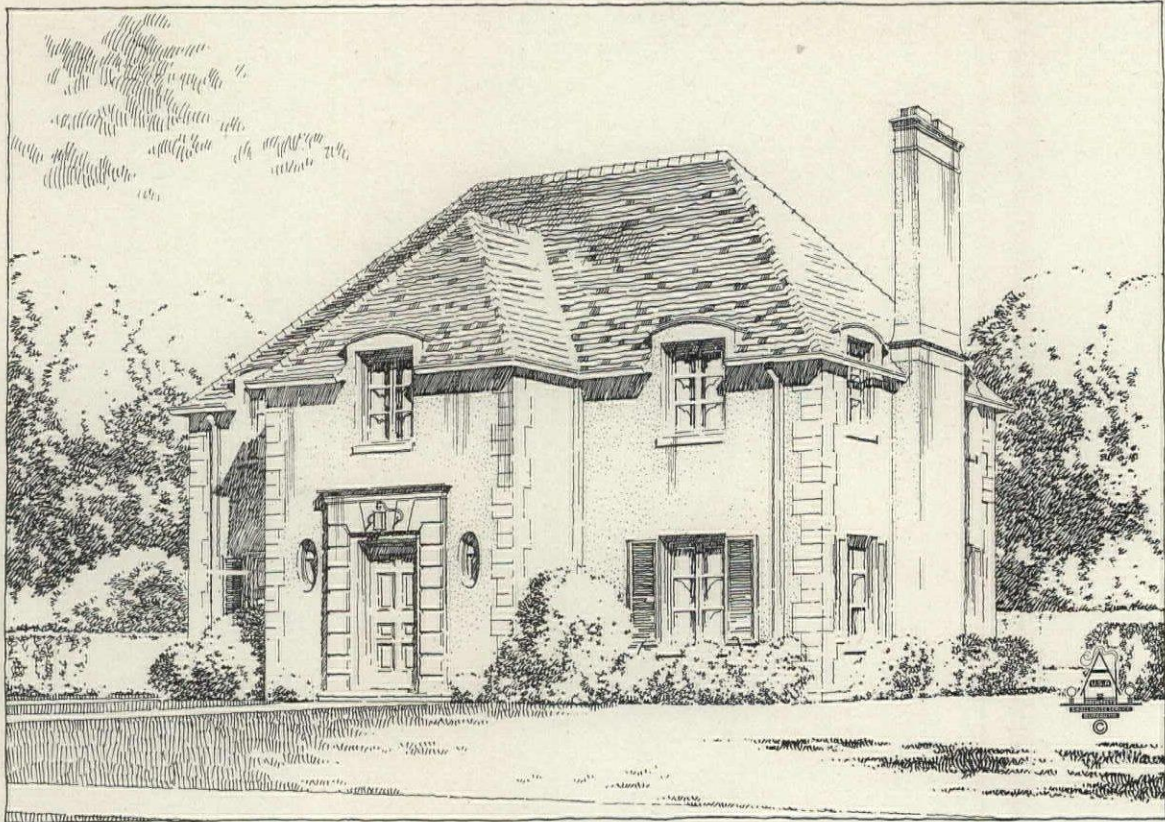
In the plan of this house, notice how the kitchen has been placed at the front with the dining room and porch overlooking the rear. This arrangement is particularly pleasant to those who dislike the activity and dust of the street.



This house is inexpensive to build. Its distinction does not depend upon the use of costly materials, nor do the convenience and pleasantness of its rooms

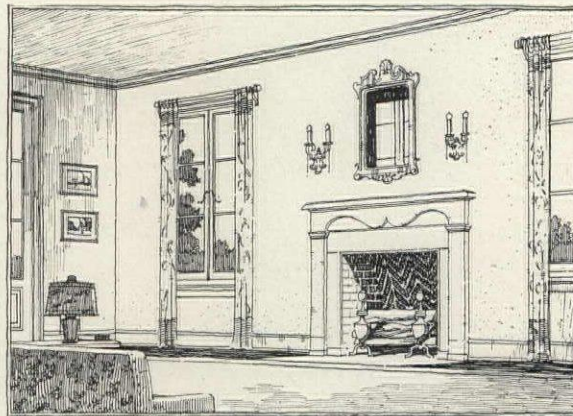
depend upon an intricate arrangement of floor plan.

For price of plans, please turn to page 38.



DESIGN 6-K-21

SMALL house plans are generally a compromise. One wanted feature must give way to another of more importance. For instance if there are beautiful views at the rear, one would like to have both living and dining rooms overlooking

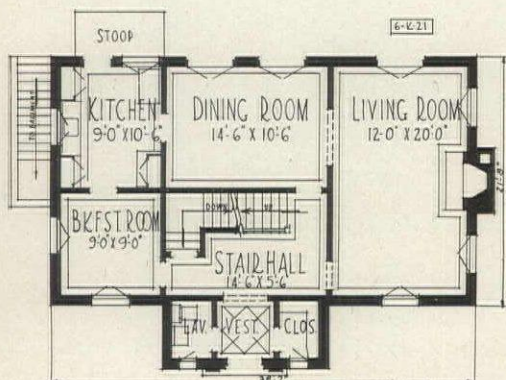


these views, but in most plans this is not possible.

In this issue, however, there are two designs—very unlike in character—which permit the most to be made of a garden at the rear. One is design 6-K-21 shown here. The other is design 6-F-8 illustrated on page 18.

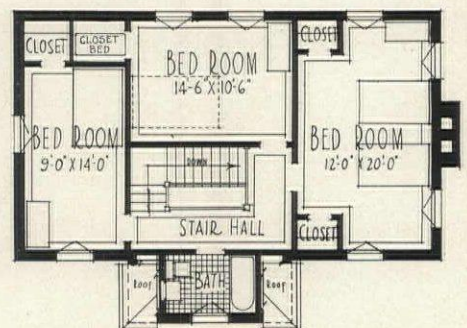
MAKING THE MOST OF THE GARDEN

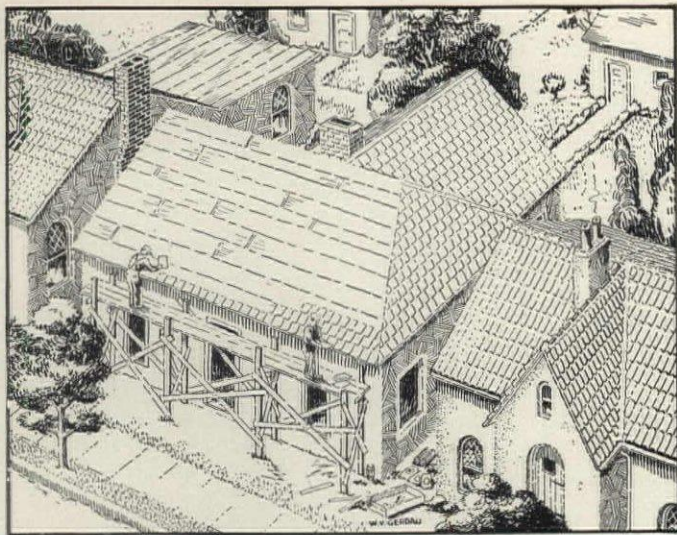
With the Principal Rooms Looking Toward the Rear



Design 6-K-21 is a rare combination of fine plan and beautiful exterior. The walls are of concrete masonry, finished with stucco which is treated like stone at the corners, with precast stone for the trim about the doorway. The roof is of cement shingle tile.

For price of plans and statement of service, please turn to page 38.





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Of all metals Lead has been found to give the most permanent roof protection against the effects of weather and the ravages of time. The Pantheon at Rome has weathered the storms of eighteen centuries under a Lead roof. This is but one of the many examples of its permanence. This age old protection of Lead is available for your home at low cost in Leadclad. Leadclad is strong sheet steel, thickly coated with PURE LEAD. Leadclad Copper is pure copper encased in an annealed jacket of lasting lead. Build beauty into the roof of your home but make that beauty lasting with Leadclad.

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Leadclad Spanish Tile possesses a beauty as permanent as the house itself. It is light in weight and low in cost. It can be used on any construction that will support ordinary metal or composition roofs. When you build charm and beauty into your home, protect yourself against fire, lightning and costly upkeep with Leadclad.

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Leadclad Shingles are made in six designs, one of which will harmonize with the architectural style of your home. A patented side lock keeps rain and snow from seeping under the shingles—no soldering or forming is required. A home roofed with Leadclad Shingles is fire and lightning proof with lower insurance.

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The Leadclad line of roofing materials is very complete. Gutters, conductor pipe and complete accessories are formed from Leadclad sheets, as well as Leadclad Copper. You can secure the lasting protection of Leadclad in gutters and conductor pipe for little more than ordinary galvanized. Get this lasting protection NOW for your home. For new dwellings or reroofing—consider Leadclad. You'll be money ahead. The complete story of Leadclad is told in "Defying Age & Time" a booklet which will be mailed to you free upon request.

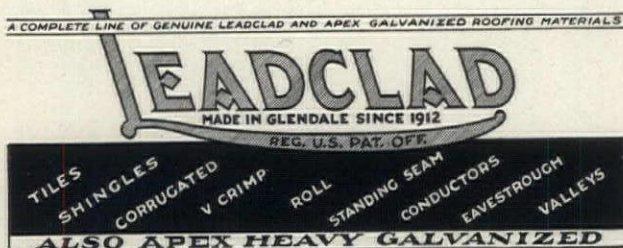
WHEELING METAL & MFG. COMPANY

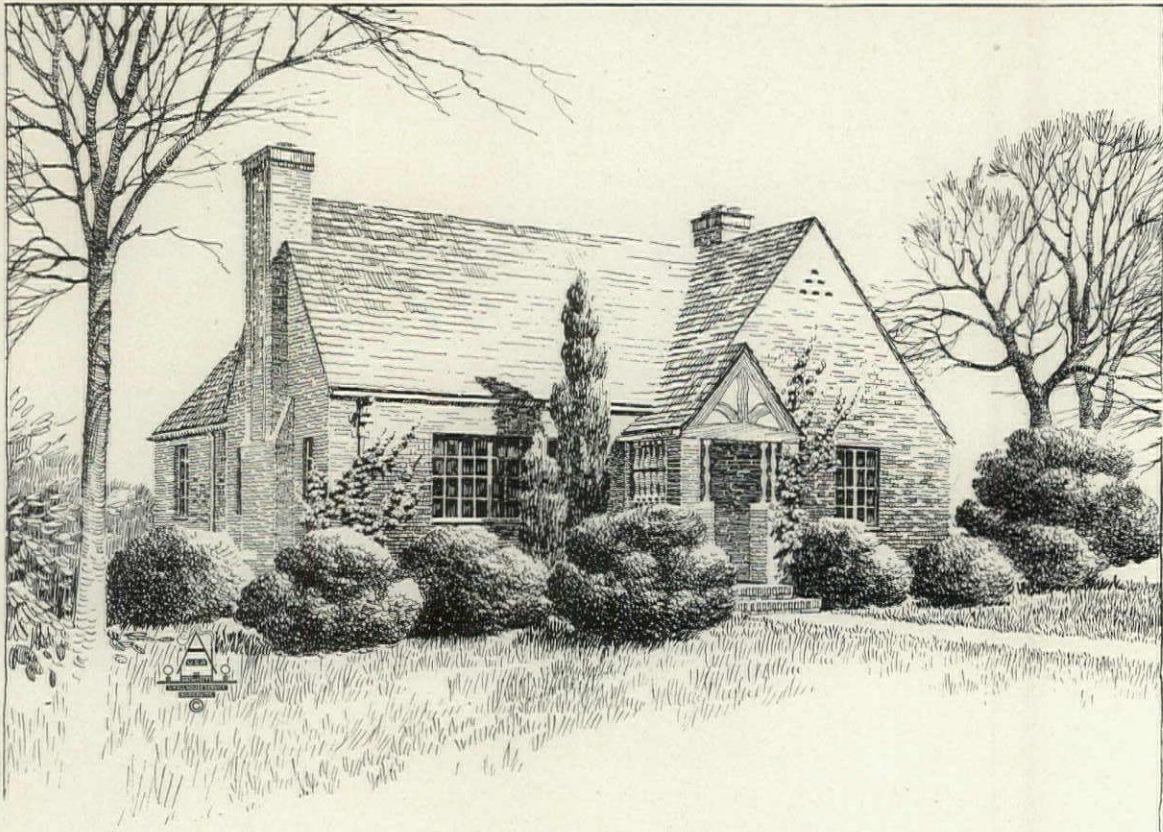
WHEELING

W. VA.

Wheeling Metal & Mfg. Co.,
Dept. C.
Wheeling, W. Va.
Gentlemen: Please forward a copy of "Defying
Age & Time" and facts about Leadclad.
Yours very truly,

Name
Street
City State

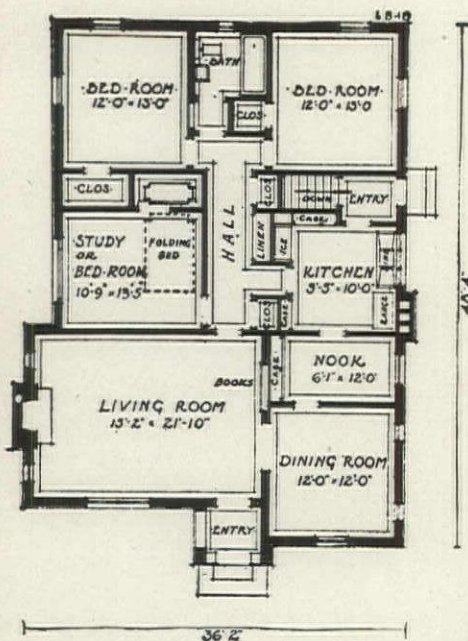




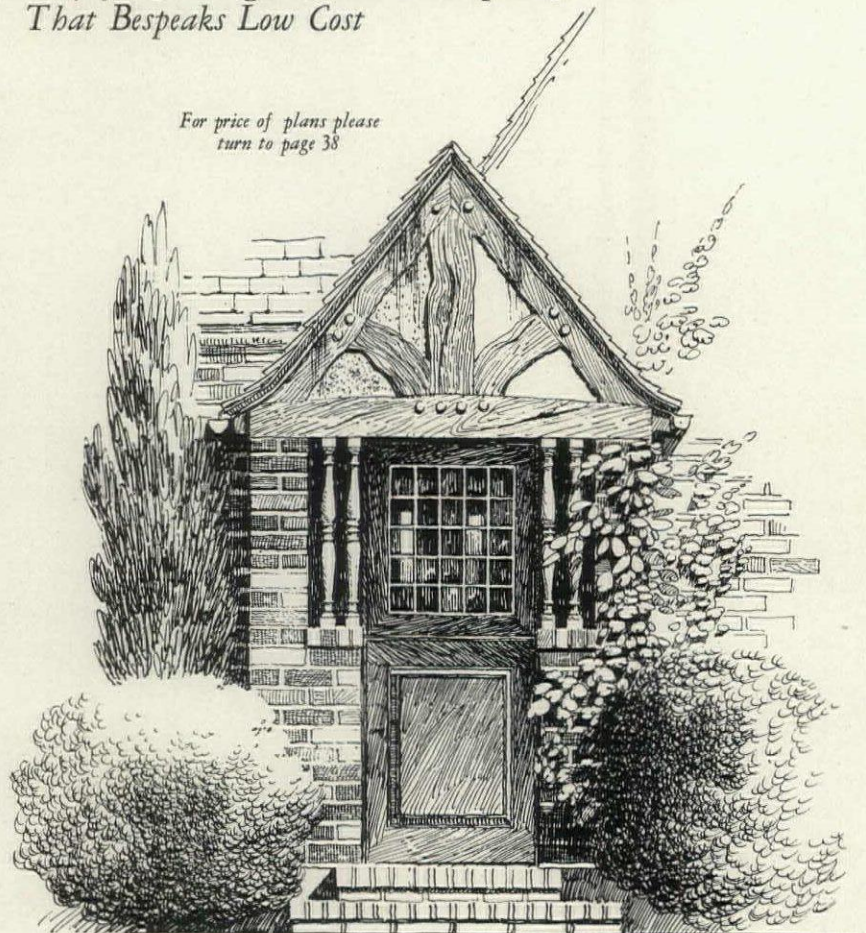
DESIGN 6-B-18

SIX ROOMS ALL ON ONE FLOOR

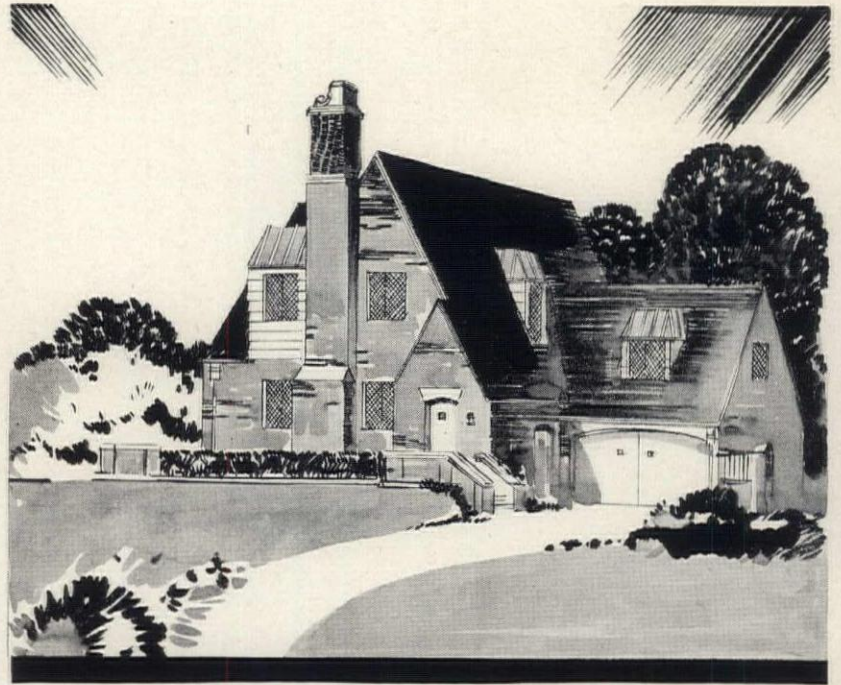
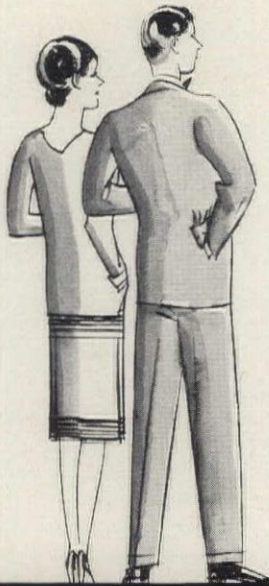
*The Exterior, Beautifully Designed, Has a Simplicity
That Bespeaks Low Cost*



For price of plans please
turn to page 38



The entrance doorway shows a delicately wrought grillage of turned wooden balusters with half timber work and plaster. The walls are of solid brick.



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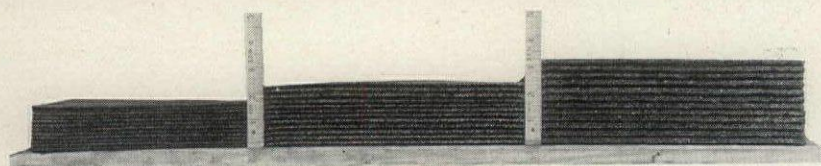
For exterior walls, for interior partitions and floors in every type of building, there is a hard-burned Structural Clay Tile unit available. Back of Structural Clay Tile is a complete Association Service. You are invited to write for information.

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Twelve jumbo asphalt shingles have a thickness of 2 1/4 inches.

A dozen Winthrop Tapered Asphalt Shingles are 3 1/4 inches in thickness.

Comparisons, when proved, are convincing



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PLAIN facts back our statement that the thick butts of Winthrop Tapered Asphalt Shingles double the wearing thickness of a roof.

The butts of Winthrops are almost twice as thick as the standard asphalt shingle. Each square foot of the exposed, laid-to-weather portions of Winthrops weighs over 50% more than an equal exposed area of standard shingles.

Winthrop Tapered Asphalt Shingles

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PETIT POINT

(Continued from page 7)

done. The carpenters had fitted the pine boards of the inner walls beautifully; the painter had mixed and mixed to get certain gay tints for kitchen and bathroom. The architect came and went, giving timely suggestions, taking obvious pleasure in the development of his plans.

The house is of the Pennsylvania farmhouse type, set in the middle of two lots in a small grove of oaks, lindens and elms. It is finished in white siding

with green blinds, and has a long, sloping roof, a picturesque rough stone chimney, and engaging small paned windows. A large wrought iron lantern, made by a friend, hangs on a linden tree near the road. A winding path, where next spring will be flagstones, leads to the entrance at the left side of the house. The door is plain and sturdy, strap hinged, with a wood-pecker—of iron—perched upon it as a knocker.

It opens into a tiny vestibule, with walls of pine, and floor of blue and brown tile, where whittled pegs on the wall hold wraps. A second door opens into the small hall, with the stairs immediately opposite. To the right you enter the living room, and to the left the sun room.

The living room, an enchanting place, stretches across the entire front of the house. The walls are of pine boards, stained light, and the beams in the ceiling are hand hewn. The floor, partially covered by oriental rugs, is of random width oak boards. The upper portion of the corner cupboard is open, the lower half enclosed, with L-hinges on the door.

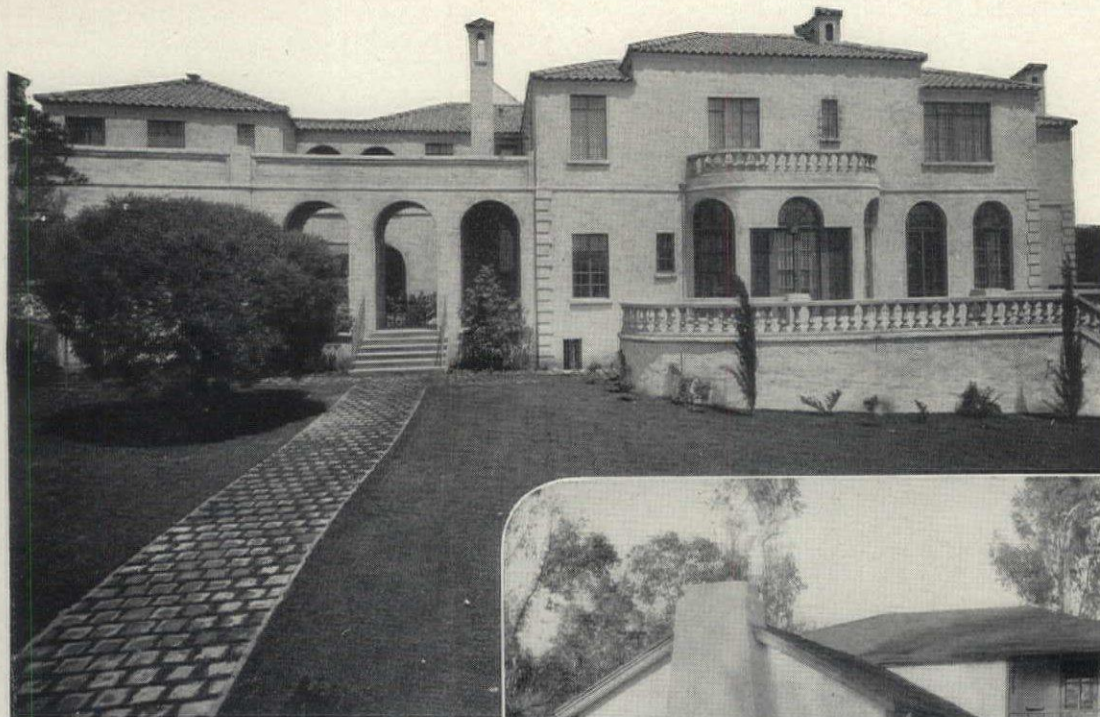
The fireplace is a constant source of pride and joy, for over and above all its other virtues it does not smoke! Wrought by a true artist, it is of varicolored stones, rough split, with a mantel shelf eight feet long. One stone in the hearth, you will notice, is loose. It was left so that we might have a "corner stone laying," with the architect, the contractor, the carpenters, and a few kindred spirits participating. Under it we put a tin box containing a new coin, the day's newspaper, and a list of those present.

The large sun room does double duty, serving also as a dining room. Its five windows look out over the garden and across the swamp beyond, where a luxuriant growth of willows and rushes makes a beautiful picture during every season of the year. The room has a wainscoting of pine boards, and the upper walls and ceiling are of rough, putty-colored plaster. Venitian blinds, stained the same color as the walls, are used instead of window shades. Curtains there are of coarse-meshed Chinese burlap stained henna and hung on tan poles. A drop-leaf table, ordinarily set against the wall, may be stretched out to seat ten people comfortably.

The words, "a blaze of color" might apply, in truth, to much of the house, and oh it is so utterly satisfactory! In the kitchen, opening directly from the sun room, the floor is of grey and black linoleum, the rough plaster walls are primrose yellow, the woodwork deep larkspur blue and the wooden ceiling—from which is suspended an old black lantern—is stained Indian red. The corner cupboard, orange lined, reveals bright colored china. A small Indian red sauce pan, donated by a sympathetic friend, hangs on the wall, and on a small blue shelf is a many-colored clock which ticks cheerfully.

In the lavatory the walls are finished with aluminum paint, the window and door frames are black, the door itself is coral as is the voile curtain.

(Continued on page 26)



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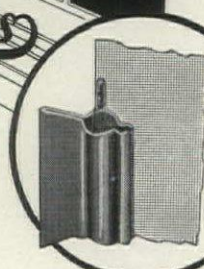
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PETIT POINT

(Continued from page 24)

I can almost hear the exclamations over the upstairs bathroom, for although its walls are chaste white tile, the shower curtains, the doors to hall and towel-closet, and the window curtain are all a brilliant flame color, a beautiful shade like that in the sunset, to cheer a north-west corner and me. The door and window frames are black, and I shall have a quaint old towel rack to hold many-colored towels for my guests.

Bedrooms I and II, so dubbed by the architect, are not entirely finished as yet. In the spring, bedroom I will have a quaint flowered paper on its walls, and bedroom II will have its rough plaster walls painted, perhaps blue, then stippled in rose to match the flowered curtains and bedspread. The doorways to the closets—I gave up the closet doors so as to afford the eight inch boards in the living room floor—are hung with chintz. A spool bed in one room and

a four poster in the other carry out the old-fashioned scheme.

Bedroom III is the bedroom "finished like an attic." The ceiling runs to a peak, with exposed rafters and notched beams, from one of which swings an old lantern. The walls are of natural colored pine, with which the floor, painted a dark pumpkin yellow, harmonizes perfectly. The door is truly unique, curved at the top to accord with the outline of two diamond-paned windows. The closet door is on the same order, with two small wrought iron cats for hinges. The curtains are of black glazed chintz sprinkled with cream and orange flowers. The chimney goes through this room, and the crudity of its brick and mortar joints are quite in keeping with the style of the room.

Close by is a little book cupboard, and over the radiator is a long shelf to hold an old clock and candlesticks.

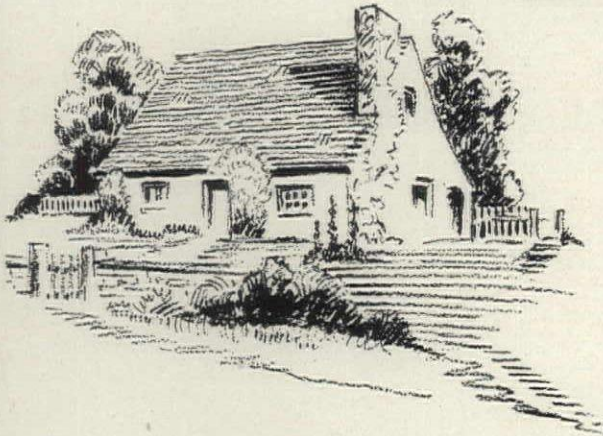
The bed is an old one with high posts and canopy and valance of unbleached muslin. A patch work quilt more than a century old serves as a bed spread. An old muslin-draped chest, an oval framed mirror above it, makes a dressing table. An early pine table, a squatty old Windsor and a quaint little ladder back chair—these are the rest of the furnishings, along with hooked rugs, a few pictures, and a framed cross-stitched motto, "What Is Home Without A Husband."

It seems a pity to go from such a charming place to the basement, but it really is a very fine basement. There is space for all my fruit jars and supplies; there is a roomy, up-to-date laundry; and there is also a place to paint curtain poles and to hammer and saw. Besides this there is a fuel room and a big furnace room where I have put a large table, book cases, chairs, and rugs. This makes a wonderful sanctum in which to read. Even the phonograph is here, and a chest of drawers hold "dress up" clothes for my small nieces.

This is my house from top to bottom. I have endeavored to show you the beauty of its pine sheathed walls, the enchantment of color that invests it, things of which I had dreamed large dreams. Other things there are, however, of which I had not dreamed, yet which the workmen, the contractor, and most of all the architect have brought to pass. Well built and well insulated, the house is always warm and comfortable. The oil burner is a marvel of efficiency. Doors open and shut without a hitch. Last, and how I do appreciate it, the drawers in all the built-in equipment slide perfectly.

What is ASHTONE?

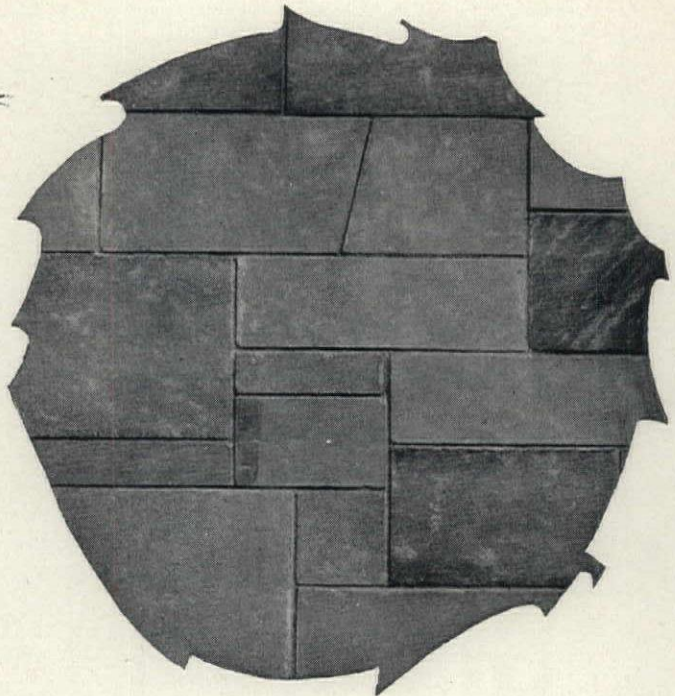
TRADE MARK REGISTERED



*Let's go into
the A.B.C.'s
of it*

►► ASHTONE is the name of this company's Random Ashlar, which is carefully sawed from selected blocks of Indiana Limestone. The pieces are of various sizes, and are laid apparently at random, producing a beautiful effect.

Ashtone is used in the construction of residences and public buildings. Being produced in large volume and the proper standard sizes, the cost compares favorably with good face brick. You will be surprised at the slight difference. Let us quote on your next job and decide for yourself.



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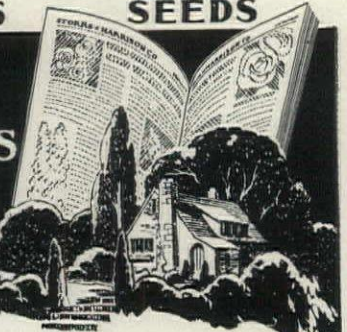
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IF YOU WOULD LIVE OUT OF DOORS

(Continued from page 10)

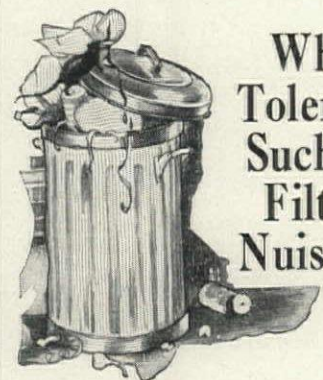
Taking a general sort of a rule then, it is best to work out some direct connection to the living part of the house, either through a doorway leading into the garden, or by prolonging some of the lines of the house around the living section. This is comparatively easy in the formal type of design.

In the connection between house and garden in the informal style, which style is the most abused type of landscaping in America, there is need for some judicious study to determine just how the transition will be made so that it will not appear awkward. Probably the easiest way is to have a little formal shaped terrace, a terrace seen as such when you stand on it near the house, but which fades out because of plantings around its edge the minute you have stepped into the garden itself.

This may seem to be a lot of discussion regarding the transition stage from house to garden, but let me assure you that a large portion of your success in tying up the living room of the outdoors with the living room of the house will depend on how you handle this transition zone.

What, now, are other essentials of the outdoor living room for the small home garden?

First of all, there should be enclosure. Start if you wish by masking out any unsightly views. But all the time you are doing this masking re-



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member that it is incidental to the main idea, and the main idea is to get enclosure. You cannot have a living room of the house a success if you cannot tell where it leaves off and the vestibule starts, where the dining room ends, and the bedroom begins. Nor can you have a good garden living room if it sprawls all over the lot. Start then with that problem of enclosure.

The most common way, and one of the most pleasing is to have an enclosing shrub border, either formal in its lines or informal. But it must enclose. It must give definition to the boundaries of the area and privacy to this living room. The sky is the great, clean, cloud-flecked ceiling which spreads its pageant of moods and colors above the garden dweller. That magnificent ceiling to which we give so little thought and which is nevertheless so much a part of our garden living room, we cannot control, nor can we set out definitely to construct it. But we can form the walls. We can make those enclosing boundaries of this room of outdoors.

If the space is narrow in which you have to work, there are several helps you can adopt. You can build a lattice fence which will take only a foot in width at the most, and on this you can plant climbing roses and vines. A lattice-vine wall is formed which will give good color, texture, screening, privacy. Or a link wire fence can be treated the same way and then a few shrubs put in front of it, and when this is done you will have much of the same effect, so far as screening and enclosure is concerned, as you would have in a deeper, thicker shrub border.

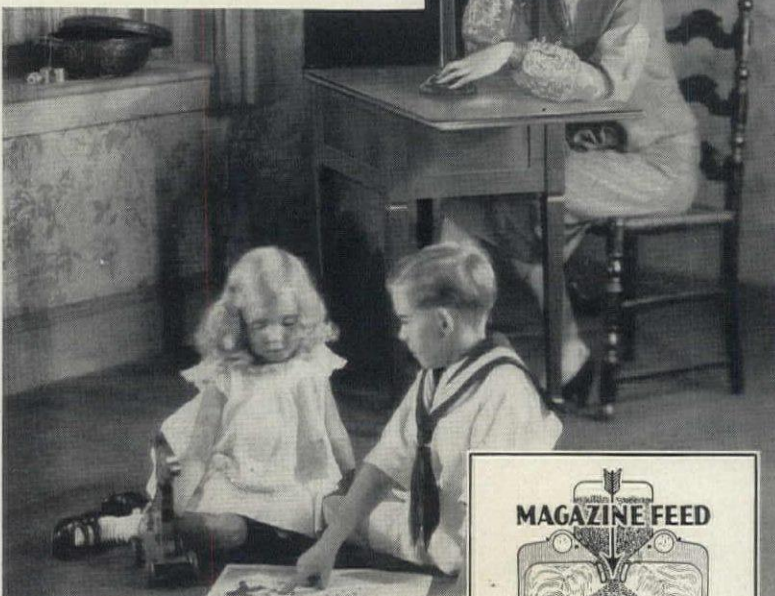
Or if you have a formal garden there are such things as privet, buckthorn, or even russian olive for hedges, which when trimmed will give a narrow garden wall of lovely texture and soft, restful color. Such a wall is less costly than the wall made of brick or stone. But if you wish, there is hardly a small home garden that cannot stand a neat brick stone or stucco wall in simple form. In front of it there may be hollyhocks, larkspur, tulips, or fall asters, depending on the season.

There should be a fine big tree or two in this outdoor living room, planted to one side in such a way that it will overarch the open spaces in the center. An elm, a honey locust, a maple, or on a smaller place even a fine apple tree trained to give shade rather than an abundance of fruit may give the touch that only a fine tree can lend to this outdoor living chamber.

In placing the tree thought must also be given to the shade it will spread over that little living terrace which

(Continued on page 35)

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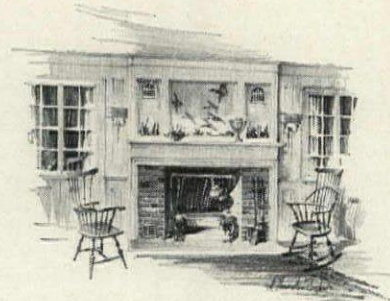
(Continued from page 9)

elemental, and no one can become so sophisticated as to pass it by as something of no account. Fire is more powerful than man, so is it not a wonder that we can control it in a box; in a fireplace? Light it, increase its size, and dash it out! Do we not feel our power to tame so tremendous a force? About so splendid and so interesting a sight we have placed many a beautiful mantel. Indeed, designers for many ages have put forth their best efforts to build a frame worthy of so kingly a force. It has become the focal point of the living room and the center of all that is best in family life.

Logical may be our modern art; mechanical may be our age; scientific may be our minds; but try as we may, we will never be able to make radiators take the place of the fireplace. Already I see the doom of this very practical heating unit. Soon it will no longer be even visible in the room. But the fireplace? Always will mankind keep this throne of the king of elements.

Some eighty-seven years ago the radiator came into being. It was made of pipes strung along the wall like bars of music. Then it changed its shape to something resembling a small pipe organ. Being made of cast iron, it was decorated by moorish and arabesque ornament raised on the surface. Then a Frenchman came over to show us how thin and delicate it might be made. Try as men would, the radiator remained ugly and unattractive and still is so to this day.

Now we have given up hope of making it a thing of beauty. The covered radiator is growing more and more popular. Engineers, having foresight, have designed non-ferrous, extended surface radiators, having fins and good efficiency, to be hidden within the walls. Growing in demand are these frankly mechanical heating units, because they can be gotten out of sight and the heat obtained from them through a delicate grille in the wall. The last few years have witnessed an increasing use of these heating units. They seem to spell the doom of the old-fashioned radiator. I predict that even this enclosed type of radiator will go. Its draft-producing and dust-hurling characteristics are not perfect mechanical heating, and this we must have. The house of the future will radiate heat from the floors and walls. In it, however, will be the fireplace; just as impractical, just as dirty, and just as liable to smoke as ever it did in the past.



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COLOR, COLOR EVERYWHERE—CHAOTIC AND BEWILDERING

(Continued from page 13)

beautiful colors, with all fittings and accessories to match.

While such a wealth of material is a perfect delight, I repeat that it has its dangers, especially in the hands of the amateur. While simple neutrality may be rather tiresome and monotonous, it can never be as actually irritating and as fatiguing as badly used color. A safe guide-post for some of us, I believe, will be to have our strongest, most positive color, in those objects which can be most easily changed in a room when for any reason we weary of them. Most of us when we put in our plumbing put it in for keeps, and while I am a staunch believer of really fine color in our houses I can well understand how one might become very weary of washing year after year in a lavender or orange bowl and bathing in a purple bath tub. There are many colors of tile and plumbing fixtures which to me it would be quite a strain to live with year after year; so I should say that the safest and wisest plan, to say nothing of the most economical, is to stick to the more neutral and quiet colors for the definitely permanent features in our homes such as plumbing and tile, and do our splashing with those materials which are less expensive and more easily changed. It is relatively simple and surely a stimulating experience to change the color on the bathroom or kitchen walls, and one of the pleasures of color is in frequent change, as every one of us becomes dulled after a time to the same stimuli.

After all the real test of color is whether or not it upholds and cheers us, and one of the best ways to accomplish this result is to make changes every once in a while. This does not mean that we must be limited always to plain white for our plumbing fixtures. There are soft tones of yellow and green and certain greys that are really very pleasing and like good friends would wear well with the years, but this is not true of many of the other colors. Again too, the matter of cost has a great deal to do with the success of color experimentation. There is no gainsaying the fact that the finest colors are produced in the more costly materials. There is all the difference in the world between the lovely soft color of bathroom fixtures of the most expensive grade and those on a lower scale.

One reason that wallpaper is such a satisfying thing in decoration is that such charming designs may be had at modest cost, so for only a few dollars

at a time one can be all freshened up and have an entirely new room. The same is true of draperies. There are so many really good inexpensive materials on the market today that there is no longer any excuse for living year after year with faded, drab window draperies.

A satisfying and at the same time economical way of improving colors in our homes is the good old standby of redeeming the otherwise shabby looking piece of furniture by a new dress of

paint, provided the piece of furniture has good lines. No amount of paint in the world will make up for the lack of good form, but given any sort of merit in design, actual wonders can be accomplished by painting apparently worn out pieces. For this purpose the new, quick drying lacquers which have come onto the market in the last couple of years are ideal. Not so long ago painting meant days of waiting between

(Continued on page 32)



J. A. HORDENDORF, Architect

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COLOR, COLOR EVERY- WHERE—CHAOTIC AND BEWILDERING

(Continued from page 31)

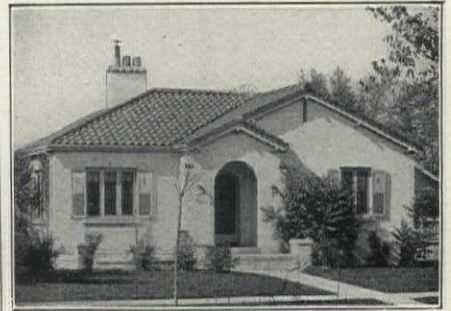
coats, while today it is only a matter of a few hours. The range of lovely colors is great and the texture of the lacquer when completed is pleasing.

Along with everything else comes the modern mode with yet a different interpretation of color, so it is all the more important that we know pretty well what our own color likes and dislikes are. Personally I find the strictly modern use of color irritating and annoying. The high keyed, hard, often glittering surfaces seem unfeeling and mechanical to me. There is nothing for one to sink into and find repose, and surely in our very own homes we should find rest and harmony.

The artist in decorating uses color as a painter does, and can achieve remarkable results. For the amateur this is of course not possible. We must recognize our limitations in that regard and work within them. So for most of us the best way is to stick to the plan of using the strongest colors in the materials and objects most easily changed, and to be a little more restrained in the more permanent features. By following this plan we can still work up the most charming and intriguing schemes.

It seems to me that certain rooms should rest us and others, like the kitchen or the breakfast room, should make us chuckle, both inwardly and outwardly. Just this week I ran across a new wallpaper that would make a breakfast room a perfect delight—the paper is so saucy and piquant. I almost forgot to say that there is on the market now an imported wall covering very like paper which not only can be washed but can be actually scrubbed! It comes in a most alluring array of colors and designs, and with this at our command I can see an end to our rather uninteresting kitchens of the past. For the bathroom it would be perfect and can be used equally well in any room in the house. It costs about two dollars a roll, but is wider than domestic paper, so it is really not so expensive as it sounds. And it is so enduring that it is really economical in the end.

So let us see to it that our homes are really joyous and rich with color, but let us know just how and why we are doing it. One thing is sure we cannot complain of having nothing to do with. Rather our pleasure is to wisely pick and choose and keep a fairly straight path among the riotous maze before and around us.



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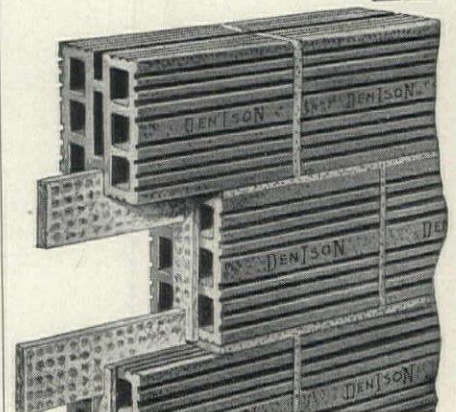
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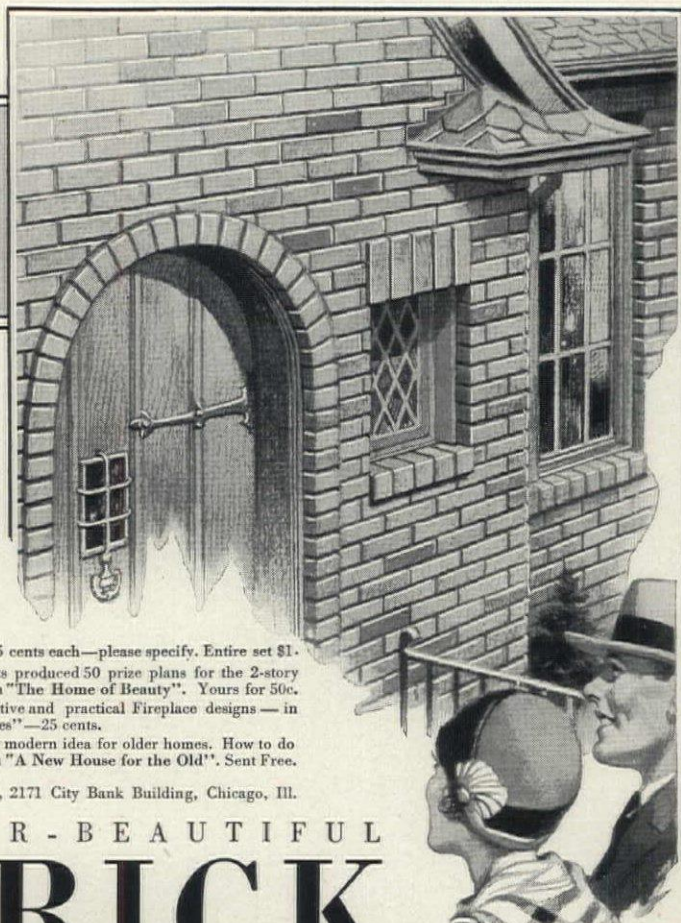
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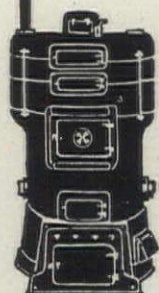
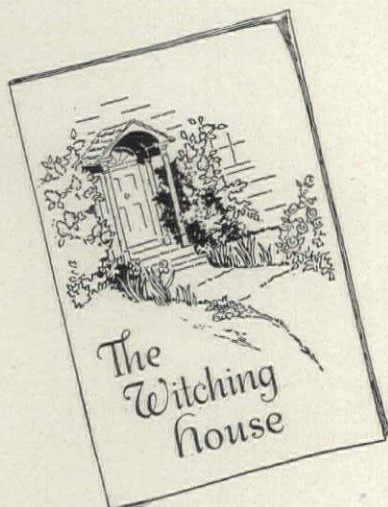
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Furthermore, she knew exactly how best to "do over" and "fix up" that two-century-old house, formerly occupied by accredited

witches. In truth, she knew so much about it, that we finally persuaded her to write it up.

After which we made it into a delightful little bookie. Admittedly it was written for "you women folks." But I've noticed lately, that the letters of request for it, are more and more coming from men. The book's name is "The Witching House." And with a reason. If you really want to get the woman's side of the question, send for it. It's yours for the asking.

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CONTROLLING HUMIDITY IN THE HOUSE

(Continued from page 14)

sally cited as proper. Let us see whether 70° comes close to 40 per cent relative humidity on the comfort chart. Yes, the comfort line crosses the 70° temperature line at just about 45 per cent. And that is close enough to 40 to be practical in average conditions.

Let's return, for a moment, to the question of economy. There have been many mis-statements and over-statements about the economy of humidity. In general, it is true that in a home where the temperature is moderate and the humidity right, fuel-bills will be slightly less than in an over-heated under-humid dwelling. But the saving is not likely to be anything like 20 or 30 per cent of the total heating-cost.

However, the important thing to realize is that humidity costs nothing extra: it doesn't increase the heating cost. So we should have it, not because it saves us money, but because it is absolutely necessary to our health.

By this time, you probably are wondering what the relative humidity in your own home is, and are asking, "How can I measure relative humidity?" There are two kinds of instruments for doing this—the psychrometer and hygrometer. Either of them may be obtained for a few dollars from any reliable scientific instrument company. Both of them utilize the "wet bulb" principle in determining the humidity.

The ordinary form of hygrometer consists of two thermometers mounted on a plate. One thermometer is simply a standard instrument such as is ordinarily used for determining temperatures. But the mercury-bulb of the other is covered with a wicking, the end of which extends down to a little cup or cistern filled with distilled water. By capillary attraction water from the cistern rises through the wick, so that the bulb of this thermometer is covered with moisture.

Of course, the air evaporates this moisture. Evaporation causes coolness—as you know from spilling alcohol, ether, or some other fluid that evaporates rapidly, on your hands. So the wet bulb thermometer always will show a lower temperature than the dry bulb thermometer. This difference between the wet-bulb and the dry-bulb temperatures, caused by the moisture-condition of the air, is an index to the relative humidity. Tables have been prepared by the United States Weather Bureau which will give you the relative humidity after you have taken the readings of wet bulb and dry bulb thermometers.



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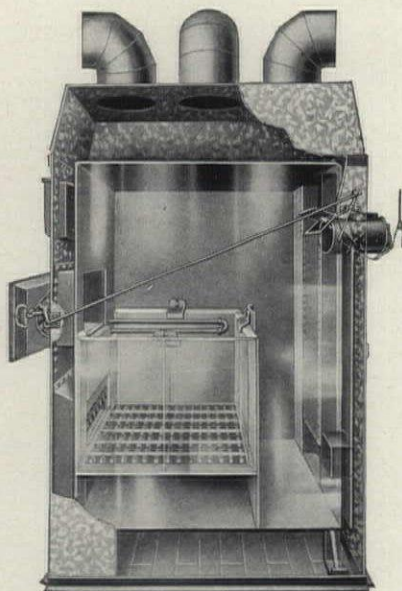
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IF YOU WOULD LIVE OUT OF DOORS

(Continued from page 29)

connects the house and the garden room. Or it may be placed where it will give shade to a garden seat or even a whole quartette of chairs made of hickory or hand wrought iron, and a table which may hold magazines, or cool refreshing drinks on sunshiny days.

Of course there are perennials and perhaps annuals in front of the walls of the living room, or in beds, thrown like bright colored rugs along the edge of the green carpet, which is the lawn. Exactly as you do in your own living room in the house, keep the center of this garden room open. Keep it free. Keep the furniture and the draperies to the side. Do not cut up the center with odd beds nor stack it full of shrubs or furniture. But on the sides, near the walls, put in your clumps of flowers that are to be the bouquets of this summer-time dwelling place.

When you place a bouquet in the house you mass the color in a bunch. You place it where it will be in harmony with its surroundings, where it will tell as a color spot in the decoration of the room. Just so, plan the bouquets that are to bloom in the flower garden

in the outdoor room of your home.

Thus, when you plant tulips, for example, plant a dozen or more in one clump. Put fifteen in another. Do not put the twenty-five or so all around over the garden, hoping thereby to give the effect of the garden being all in bloom at one time. They will look lost and scattered if you do this. Instead, mass them so their combined blooms will give a color spot in proportion to the size of your garden and be a telling feature. You would never think of separating the flowers of a bouquet in your living room and placing one flower at a time all over the room. You bunch them for effect. Well, then bunch them for effect in your outdoor room.

The transition, the walls, drapes, color spots in bouquets, even the blue dome of the roof have been considered. Now look at the green carpet of the floor of this outdoor living room. First, as has been said before, keep it as open as you can. Green lawn is one of the most effective elements of a garden's design. Simple enclosure, with a fine lawn for the carpet, a few color accents in the form of flowers in front of shrubbery walls, some good garden furniture, will make a living room for your small home that is far more in keeping with its tasty design than some cluttered hodge-podge of over-flowered "garden"

that is a riot of plants but no inviting place to rest and enjoy the surroundings.

Good lawns are built, not the result of luck. A good seed bed, on ground that is well graded prior to seeding, then a rolling, and afterward a mulch of well rotted, screened stable manure, are some of the things that help toward a good lawn. Once made, the lawn is pretty much a fixed element in your design unless you wish to make it over again entirely. So do it right first and you will never regret it. It is important because, like the sky, it is one of the biggest elements in your landscape. The sky is beyond control; the lawn is something you can control. Do not miss the chance to make the most of it.

Finally, there are bits of furniture, garden seats, a table under a tree, a bird bath at the end of an axis or acting as an accent in a shrub border. These all tend toward making the garden more liveable. To live in the garden room you must have the equipment there to give living service. Good garden furniture is part of the service required.

Your greatest enjoyment of your home grounds will come only if you get out into them and live there. And the surest way you can guarantee that you will do this is to build a well planned, inviting outdoor living room as a major part of your garden.

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METHODS OF HOME FINANCING

(Continued from page 11)

advice based on knowledge of local conditions and the problems of home-owners which a sympathetic lending agency renders. Only a few of the many services are making sure of the title, seeing that all back taxes and special assessments are paid, that there are no mechanics' liens or other claims against the property, placing insurance, and making a contract with a builder. Then there are such questions as the size of payments a family may safely undertake in view of its income, estimating home-ownership expenses, the possibility of special assessments, the course of real-estate values and trends which may affect the character of the neighborhood, on which the lender may give helpful counsel.

The borrower on a second mortgage may have to exercise great caution in selecting an agency and negotiating for such funds. While there is a tendency toward better practice in the second-mortgage field, some of the individuals and organizations conducting this type of business employ most irregular methods. The charging of interest, for example, on the full amount of an amortization loan throughout the entire term, instead of on outstanding balances, together with the discount charged, may run the true rate of interest up to 25% or 30%. Although this is not a general practice, it serves as an example of the type of danger to be guarded against.

If a purchase is to be made under a land contract, the buyer should satisfy himself as to the reputation and financial standing of the seller. In this case, as well as in the case where the financing is handled by means of mortgage loans, the buyer should also determine to what extent financing charges are included in the selling price of the property.

The prospective home buyer with a small amount of cash, who must pay, directly or indirectly, a large financing charge in connection with a second or third mortgage or land contract will do well to ask himself whether or not it would be wise to defer the purchase until he has saved enough to make a more substantial down payment and reduce the financing cost. Whether it is better for a family to delay purchasing for several years while saving additional funds may depend on the circumstances.

If a family moves into a city, for example, it might save \$100 or \$200 by deferring the purchase of a home for two or three years, but still decide

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wisely to go ahead, for by going ahead, it may save the expenses of moving once or twice, and in addition get established just so much sooner in a neighborhood that it likes and enable the children to have continuous schooling at one institution.

There may be other good reasons which will cause a family to pay extra financing charges and not regret it, although they are a heavy strain on the family pocketbook. (The fact that some families knowingly pay excessive financing charges is, of course, no justification for the lack of adequate financing facilities in the community.)

In other cases, such as that of a young

couple, the sacrifice of continuing to live in inexpensive rented quarters for some time might be advisable in order to permit the accumulation of larger cash savings to apply as first payment on a home. Certainly the latter course is the wiser one for a family which has any reasonable doubt as to its ability to carry the mortgage obligations, after a careful consideration of the problem.

Sometimes an employer, a relative, or a friend will be found willing to provide second-mortgage funds at considerably less than the market rate, directly or through his endorsement, and thus bring a family to the goal of home ownership sooner than would otherwise be possible.

THE SMALL HOME

A Magazine for Home Builders

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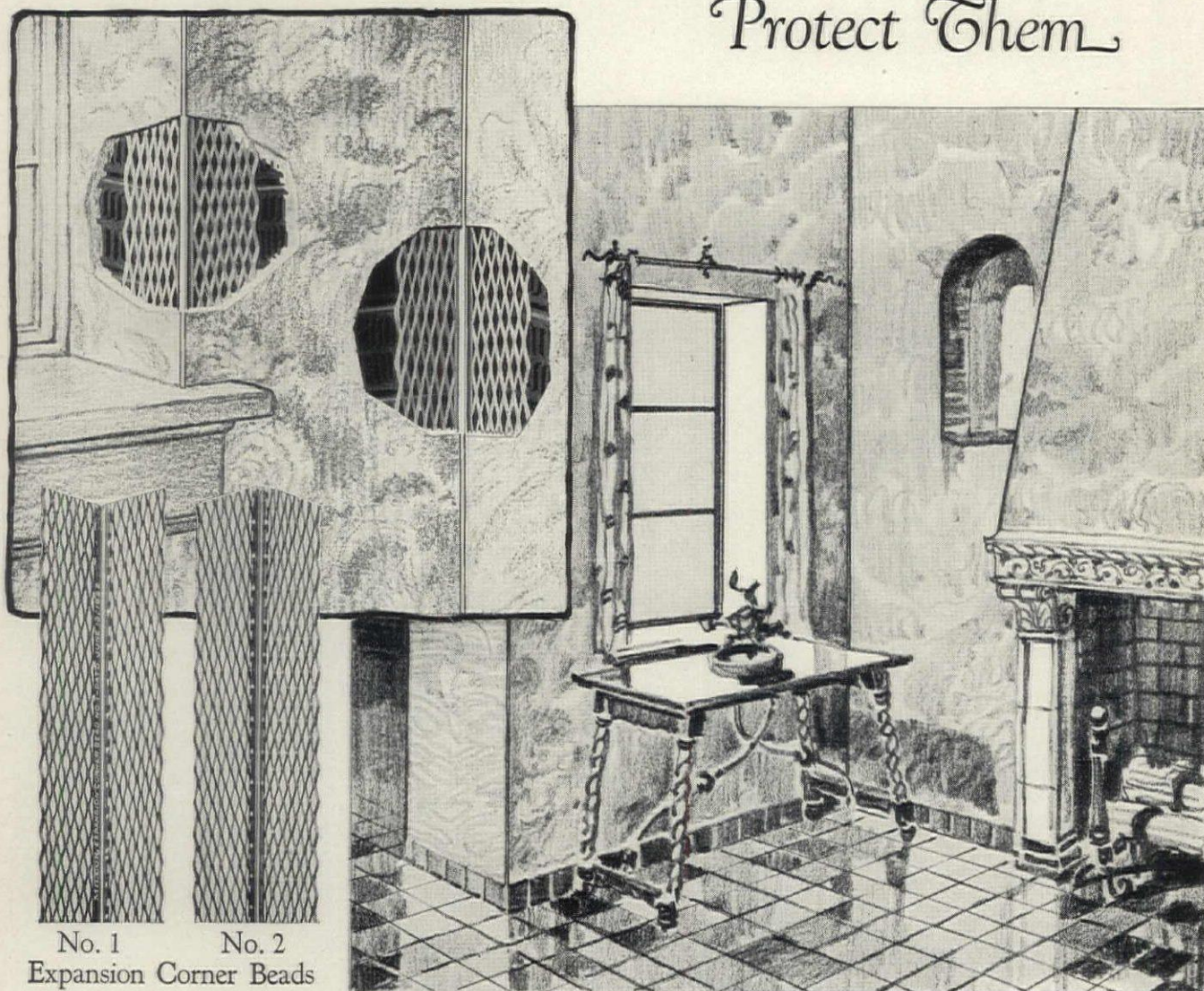
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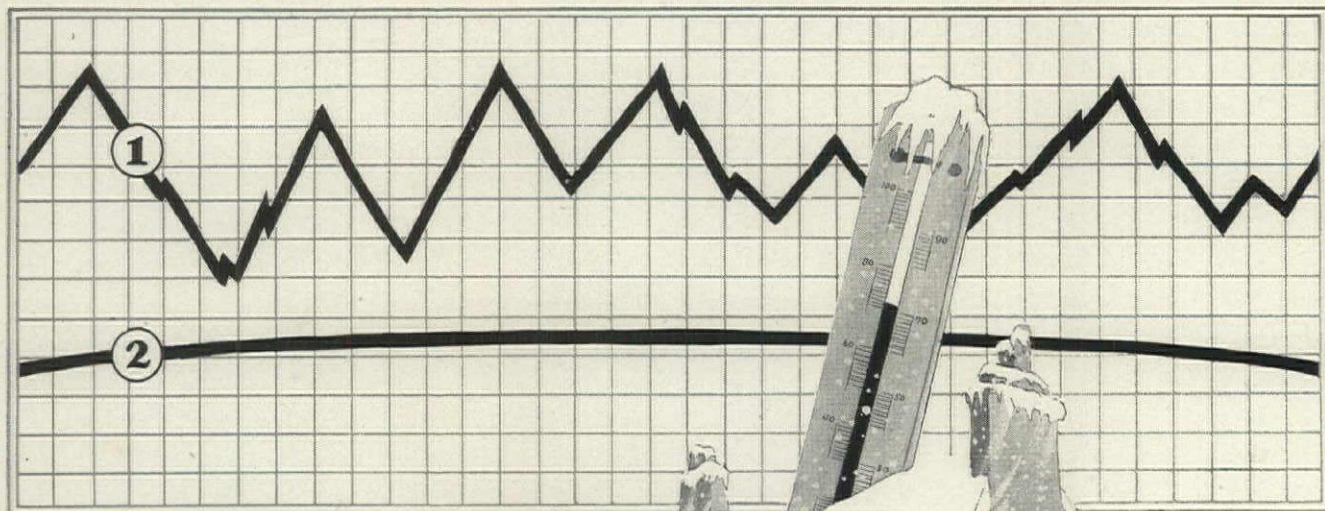
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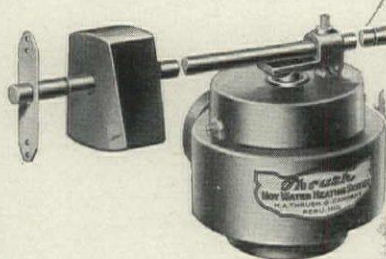
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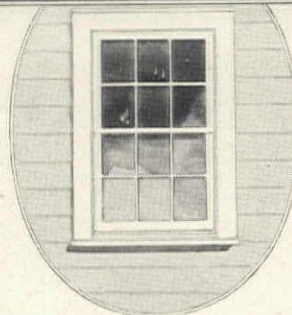
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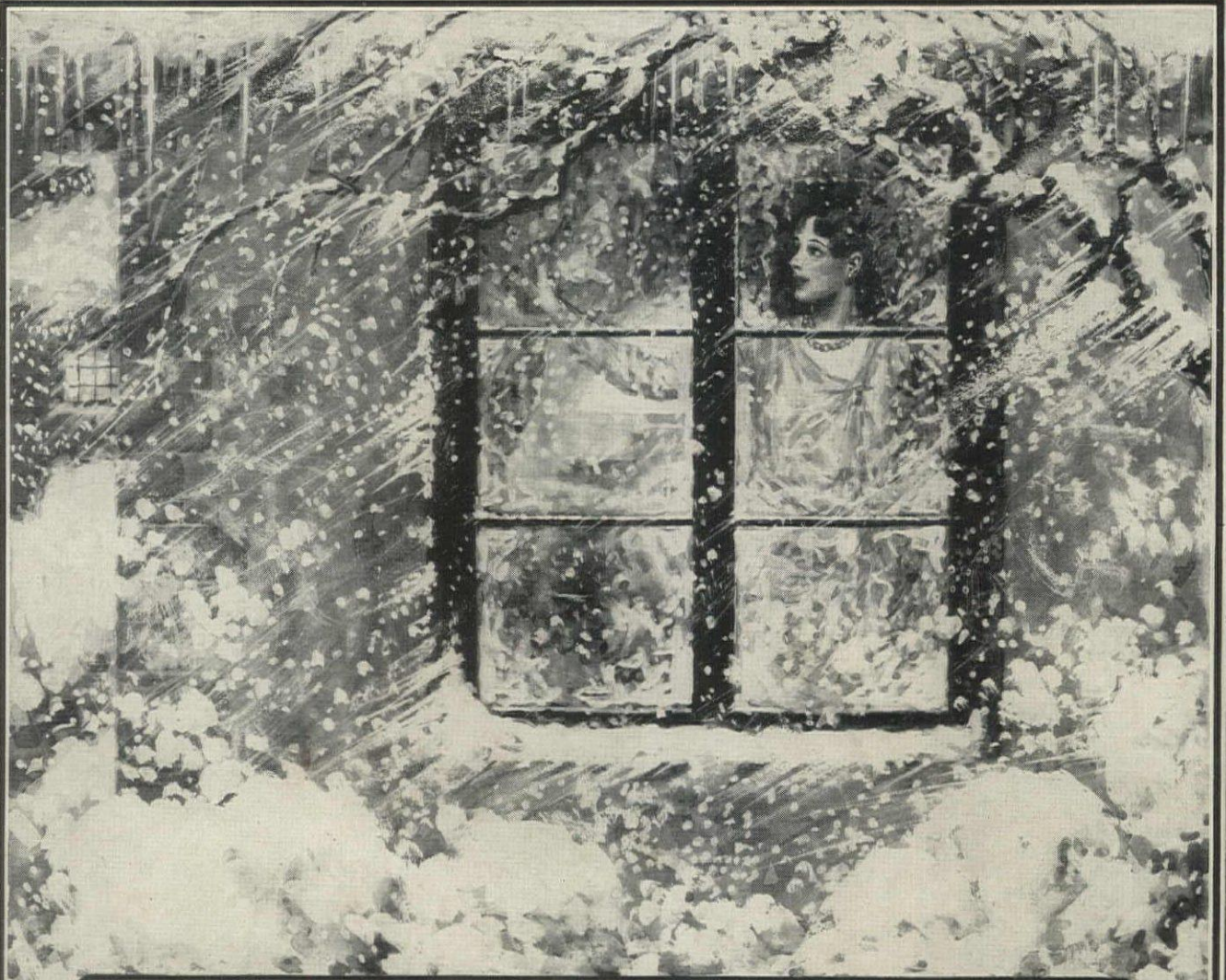
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